



# \*Social Return On Investment

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## THE COLLECTIVIZATION MODEL

# TABLE OF CONTENTS

| Section                                            | Page No. |
|----------------------------------------------------|----------|
| LIST OF TABLES                                     | 4        |
| LIST OF ABBREVIATIONS                              | 6        |
| EXECUTIVE SUMMARY                                  | 8        |
| 1. INTRODUCTION                                    | 21       |
| 1.1. Mumbai's M-East Ward                          | 21       |
| 1.2. Shivaji Nagar: Socio-Economic Complexities    | 21       |
| 1.3. Apnalaya's Collectivisation Model             | 22       |
| 1.4. Study Details                                 | 26       |
| 2. MEASURING SOCIAL RETURN ON INVESTMENT           | 28       |
| 2.1. ESTABLISHING SCOPE AND INVOLVING STAKEHOLDERS | 28       |
| • Funding and Timeline                             | 28       |
| • Geographic Scope                                 | 28       |
| • Stakeholder Mapping and Engagement               | 29       |
| 2.2. MAPPING OUTCOMES                              | 31       |
| • Community Members                                | 31       |
| • Outcomes Reported by Other Stakeholders          | 49       |
| • NGOs Working in the Region                       | 49       |
| • ASHA Workers                                     | 50       |
| • Anganwadi Workers                                | 51       |
| • BMC Workers                                      | 51       |
| • School Stakeholders                              | 52       |

# TABLE OF CONTENTS

| Section                                                                                                                    | Page No. |
|----------------------------------------------------------------------------------------------------------------------------|----------|
| 2.3. EVIDENCING OUTCOMES                                                                                                   | 53       |
| • Adult CAG Members, Part of Other Women's Groups                                                                          | 53       |
| • Women in Mother Support Groups (MSGs), Community Childcare Centers (CCCs), and Self-Help Groups (SHGs), not Part of CAGs | 55       |
| • Youth at Adolescent Groups (MNCH), E3 Volunteers, and Youth CAG Members                                                  | 57       |
| • Disability Group                                                                                                         | 59       |
| Well-Defined Outcomes for Stakeholder Groups                                                                               | 61       |
| 2.4. MONETISING OUTCOMES                                                                                                   | 63       |
| 2.5. DISCOUNTING OUTCOMES                                                                                                  | 65       |
| 2.5.1. Deadweight                                                                                                          | 65       |
| 2.5.2. Attribution                                                                                                         | 67       |
| 2.5.3. Benefit Period and Drop Off                                                                                         | 69       |
| 2.5.4. Displacement                                                                                                        | 71       |
| 2.6. CALCULATING THE SROI                                                                                                  | 74       |
| • Value Experienced by Adult Citizen Action Group Members                                                                  | 74       |
| • Value experienced by Members of Women Groups                                                                             | 75       |
| • Value experienced by Members of Youth Groups                                                                             | 76       |
| • Value experienced by Members of Disability Groups                                                                        | 77       |
| 8. RECOMMENDATIONS                                                                                                         | 79       |
| LIST OF ANNEX                                                                                                              | 87       |

# LIST OF TABLES

|          |                                                                       |
|----------|-----------------------------------------------------------------------|
| Table 1  | Type of Community Groups in Collectivisation                          |
| Table 2  | Investment Details of the Collectivisation Program                    |
| Table 3  | Type of Groups, Member Groups, Stakeholders, and Percentage of Sample |
| Table 4  | Well-Defined Outcomes and Percentages of Responses for Each Group     |
| Table 5  | Outcomes and Financial Proxy Details and Sources for Numbers          |
| Table 6  | Outcomes, Deadweight Percentages and Rationale                        |
| Table 7  | Outcomes, Attribution Percentages and Rationale                       |
| Table 8  | Outcomes, Drop-Off Percentages and Rationale                          |
| Table 9  | Outcomes, Displacement Percentages and Rationale                      |
| Table 10 | Recommendations                                                       |

# LIST OF FIGURES

|           |                                                                                                 |
|-----------|-------------------------------------------------------------------------------------------------|
| Figure 1  | Location of Shivaji Nagar and M-East Ward                                                       |
| Figure 2  | Apnalaya's Collectivisation Model                                                               |
| Figure 3  | Enhanced Knowledge and Awareness Reported Across Groups                                         |
| Figure 4  | Increased Confidence Reported Across Groups                                                     |
| Figure 5  | Empowered in Handling Government Documentation Reported Across Groups                           |
| Figure 6  | Increased Access to Government Services Reported Across Groups                                  |
| Figure 7  | Stronger Community Bonding Reported Across Groups                                               |
| Figure 8  | Strengthened Community Networks Reported Across Groups                                          |
| Figure 9  | Collective Action and Increased Grievances Reported Across Groups                               |
| Figure 10 | Improved Community Infrastructure Reported Across Groups                                        |
| Figure 11 | Improved Knowledge and Awareness on Health Reported Across Groups                               |
| Figure 12 | Improved Community Health Reported Across Groups                                                |
| Figure 13 | Reduced Alcoholism and Violence Reported Across Groups                                          |
| Figure 14 | Increased Participation of Children in Education and Increased Enrollment Reported Across Group |
| Figure 15 | Increased Technical Skills and Communication Reported Across Groups                             |
| Figure 16 | Increased Family Support and Harmony Reported Across Group                                      |
| Figure 17 | Chain of Change for Adult CAG Group Members, and those who are part of other Women Groups       |
| Figure 18 | Chain of Change for Women Groups Members, who are not part of CAGs                              |
| Figure 19 | Chain of Change for Youth Group Members                                                         |
| Figure 20 | Chain of Change for Disability Group Members                                                    |
| Figure 21 | Value Experienced by Adult Citizen Action Group Members                                         |
| Figure 22 | Value Experienced by Women Group Members                                                        |
| Figure 23 | Value Experienced by Youth Group Members                                                        |
| Figure 24 | Value Experienced by Disability Group Members                                                   |

# LIST OF ABBREVIATIONS

|       |                                         |
|-------|-----------------------------------------|
| SROI  | Social Return on Investment             |
| HDI   | Human Development Index                 |
| MCGM  | Municipal Corporation of Greater Mumbai |
| CAG   | Civic Action Group                      |
| H&D   | Health and Disability                   |
| E&L   | Education and Livelihood                |
| C&A   | Citizenship and Advocacy                |
| TUG   | Toilet User Group                       |
| CCC   | Community Childcare Centre              |
| SHG   | Self-Help Group                         |
| E3    | Education, Employability, Empowerment   |
| MSG   | Mother Support Group                    |
| ANC   | Antenatal Care                          |
| PNC   | Postnatal Care                          |
| NGO   | Non-Governmental Organisation           |
| IYCN  | Infant Young Child Nutrition            |
| MNCH  | Maternal, Newborn, and Child Health     |
| SRH   | Sexual and Reproduction Health          |
| PwD   | Persons with Disabilities               |
| NULM  | National Urban Livelihoods Mission      |
| PAN   | Permanent Account Number                |
| A-CAG | Adult Civic Action Group                |
| Y-CAG | Youth Civic Action Group                |
| BMC   | Brihanmumbai Municipal Corporation      |
| APPI  | Azim Premji Philanthropic Initiatives   |

## LIST OF ABBREVIATIONS

|      |                               |
|------|-------------------------------|
| FGD  | Focussed Group Discussion     |
| KII  | Key Informant Interview       |
| UDID | Unique Disability Identity    |
| CHV  | Community Health Volunteer    |
| SAM  | Severe Acute Malnutrition     |
| MAM  | Moderate Acute Malnutrition   |
| MIS  | Management Information System |

# EXECUTIVE SUMMARY

## BACKGROUND

The M-East Ward, one of Mumbai's 24 administrative divisions, is home to over 807,720 residents<sup>1</sup>. According to a 2009 report by Municipal Corporation of Greater Mumbai (MCGM), the ward, with about 77% of its population living in the slums, has an average age at death at 39.30<sup>2</sup>.

One of the most defining features of this ward is its proximity to Deonar Dumping Ground, Mumbai's largest and oldest landfill. Spanning over 132 hectares, this landfill has been in operation since 1927 and as per MCGM, the dumpyard receives nearly 4000 tonnes of untreated waste on a daily basis<sup>3</sup>. The toxic air, constant fires, and hazardous living conditions make the surrounding settlements particularly unsafe, exacerbating health issues such as respiratory diseases, skin infections, and chronic illnesses among residents. The area is characterized by inadequate access to basic amenities, poor health and educational facilities, and a lack of official recognition of the urban poor, who often face secondary citizenship and everyday violence. These conditions underscore the paradoxes of urban development in Mumbai, where rapid urbanization coexists with extreme poverty and inequality.

The collectivisation program of Apnalaya focuses on fostering a sense of community and emphasises collective well-being, aiming to address social, economic, education, livelihood and health-related challenges through collaboration and shared responsibility.

The Collectivisation Program operates in 20 clusters<sup>4</sup> within Shivaji Nagar, located in the Govandi (West) area of Mumbai's M-East Ward.

The objective of the collectivization model is to form Constitutional value-based Civic Action Groups (CAGs) that work to improve the quality of life in urban communities. Through this approach, Apnalaya aims to build social capital within urban poor communities, foster active participation in urban governance, and advocate for city-level changes that address systemic issues of poverty and marginalisation.

The collectivisation model has led to the formation of community groups across three verticals aimed at addressing key issues across health, disability, education, and livelihoods. These groups, collectively, are integral to driving community-based change and fostering resilience through shared action and collective responsibility.

<sup>1</sup> 2011 Census

<sup>2</sup> MCGM (2009) Mumbai Human Development Report. Oxford University Press

<sup>3</sup> MCGM Portal - [Landfill Management](#)

<sup>4</sup> A cluster refers to a small, informal living unit within a slum, typically consisting of a group of nearby homes or households.

| Vertical                 | Type of Groups                                  | Total Members |
|--------------------------|-------------------------------------------------|---------------|
| Health and Disability    | Disability Volunteer Groups                     | 356           |
|                          | Mother Support Groups                           | 222           |
|                          | Adolescent Groups                               | 431           |
| Citizenship and Advocacy | Paralegal Volunteers <sup>5</sup>               | 50            |
|                          | Community Champions                             | 45            |
|                          | Adult Civic Action Groups (CAGs)                | 825           |
|                          | Youth Civic Action Groups (CAGs)                | 109           |
|                          | Toilet User Groups                              | 102           |
| Education and Livelihood | Child Care Centre (CCC) Members                 | 161           |
|                          | Self-Help Groups                                | 317           |
|                          | E3 (Education, Empowerment, Employability) CAGs | 170           |

## ABOUT THE STUDY

The Social Return on Investment (SROI) study was conducted between August 2024 and March 2025 by 4th Wheel Social Impact. This study evaluated the effectiveness of the model in promoting collective engagement and empowering communities, while also measuring the socio-economic and behavioral changes within the community.

Respondents were drawn from community groups across ten sampled clusters, each representing a mix of settlements with varying socio-economic characteristics, ensuring that the study captured the full spectrum of experiences across different demographic groups.

275 community group members were engaged in the study, representing individuals involved in groups across the three verticals. These stakeholders were categorized into four distinct groups based on their primary participation in Apnalaya's activities: Adult CAG members, Women Group Members, Youth Group Members, and Disability Group Members.

<sup>5</sup> Paralegal Volunteers were not considered for the study due to lack of adequate presence in the sampled clusters

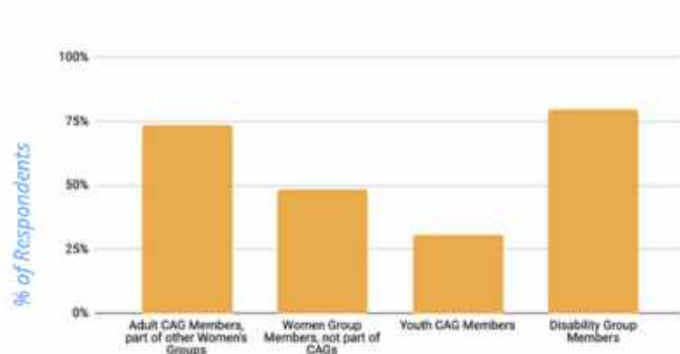
| Sr No        | Type of Groups                        | No. of Stakeholders | % of Universe |
|--------------|---------------------------------------|---------------------|---------------|
| 1            | Adult CAG Members <sup>6</sup>        | 93                  | 10%           |
| 2            | Women Group Members <sup>7</sup>      | 64                  | 9%            |
| 3            | Disability Group Members <sup>8</sup> | 34                  | 10%           |
| 4            | Youth Group Members                   | 84                  | 11%           |
| <b>Total</b> |                                       | <b>275</b>          | <b>10%</b>    |

36 key informant interviews were conducted with a range of stakeholders<sup>9</sup> to gather qualitative insights into the program's impact.

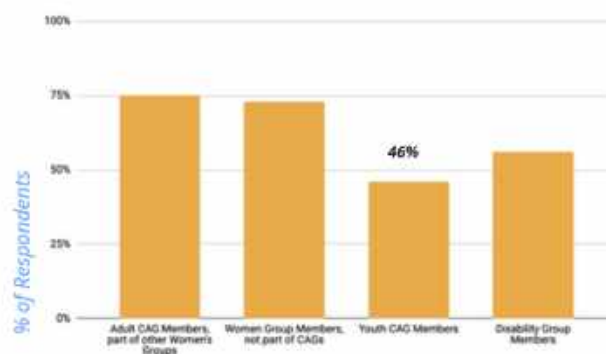
## KEY RESULTS AND FINDINGS

### • Collectivisation Empowers Communities to Navigate Government Systems Independently

Apnalaya's Collectivisation Model has empowered individuals to navigate government systems, advocate for their rights, and address community issues, contributing to a stronger sense of agency within the community.



*Enhanced knowledge and awareness on rights & duties, government schemes, and documentation procedures.*



*Increased Confidence / Developed self-assurance to advocate for their rights, and take action on community issues.*

Members from various groups have helped 1,879 households gain access to essential documents like Aadhaar cards, ration cards, and PAN cards over three years, which were previously a barrier to accessing government benefits. Apnalaya's interventions have helped community members understand the processes involved in obtaining these documents, empowering them to manage these procedures independently and reduce reliance on intermediaries.

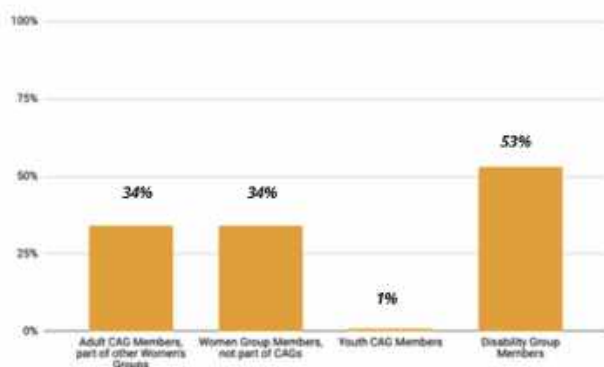
<sup>6</sup> Also includes members of other women groups and TUG members

<sup>7</sup> Mother Support Group Members, SHGs Members, CCC Members

<sup>8</sup> Adolescent Members (MNCHN), E3 CAG Members, Youth CAG Members, Community Champions

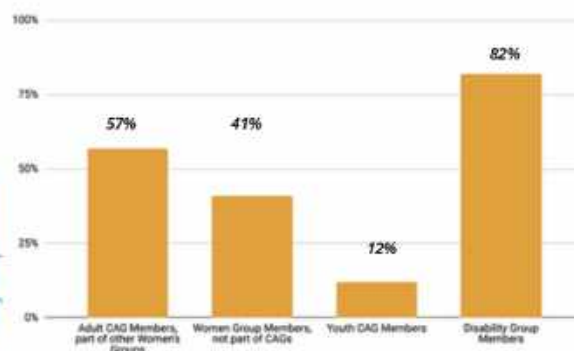
<sup>9</sup> Senior Leadership Team and Program Managers at Apnalaya, Field Officers of Citizenship and Advocacy, Sanitation Supervisors from M/E Ward (BMC), NGO Representatives, ASHA and Anganwadi Workers and Local School Staff Members

% of Respondents



*Empowered to handle government documentation independently, without middlemen.*

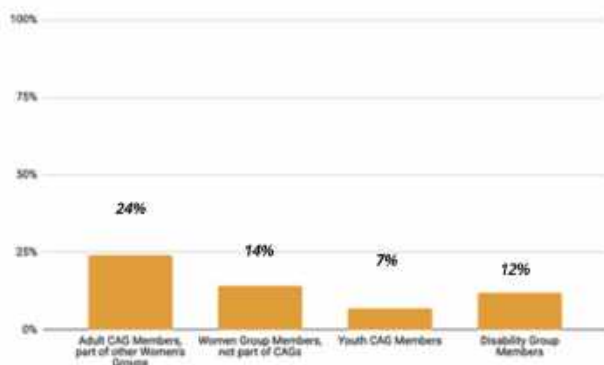
% of Respondents



*Increased access to Government documents / services*

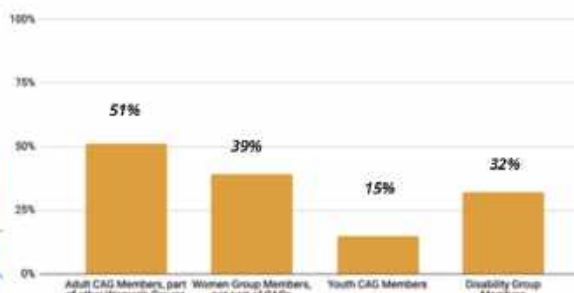
The collectivisation model has fostered stronger ties between the community and local government officials of the BMC. This has led to improved communication, faster responses to civic issues like drainage blockages, water supply, sanitation, and road repairs, ultimately enhancing the quality of life for residents.

% of Respondents



*Strengthened Community Networks/collaboration (govt/BMC)*

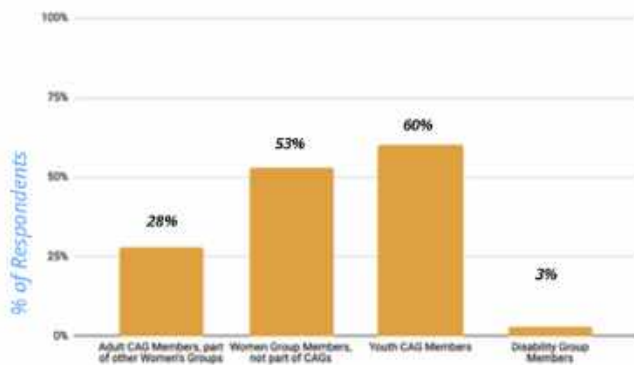
% of Respondents



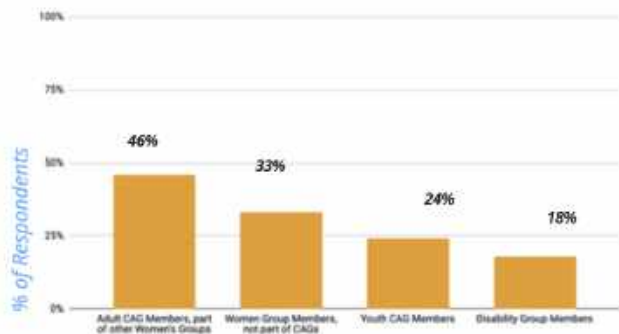
*Communities take collective action to address their rights and needs + Increased grievance reporting*

- Health initiatives have raised awareness on nutrition, maternal health, and sanitation, driving behavioral changes that have improved community health outcomes.

Through Apnalaya's health initiatives, members across groups have reported becoming more informed about preventative healthcare, maternal and child nutrition, and sanitation. Many who were previously unaware of the importance of vaccinations, antenatal care, and hygiene practices now actively ensure their families' well-being. Youth members have gained improved knowledge about health, nutrition, and hygiene, leading to behavioral changes. Many adolescents were previously unaware of basic health practices but now actively adopt healthier habits. Through sessions on body parts, sanitation, and nutrition, young people have become more conscious of their dietary habits and personal hygiene.



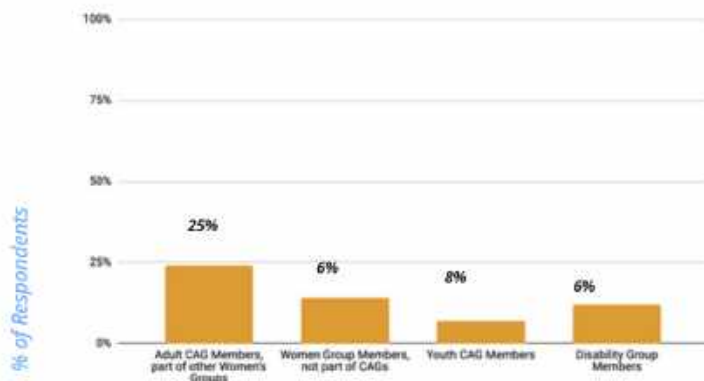
*Improved knowledge and awareness on health, personal hygiene, sanitation, nutrition,*



*Improved community health*

- **Stronger Community Engagement with Government Results in Improved Infrastructure**

With more than three-fourths of the population in Shivaji Nagar living in informal settlements, access to better infrastructure is a challenge that exists within communities across clusters. Apnalaya's advocacy through training on drafting letters and lodging complaints, and regular engagement with M Ward officials has led to an improvement in conditions of roads, water pipelines, lighting, resulting in an improvement in safety and accessibility.

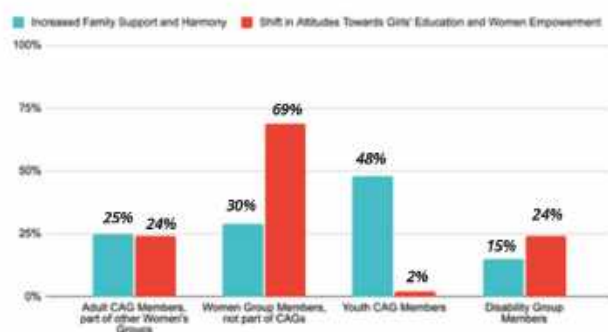


*Improved community infrastructure (pipelines / electricity / roads)*

- **Education Programs have led to a more positive perception towards education and increased quality of education available**

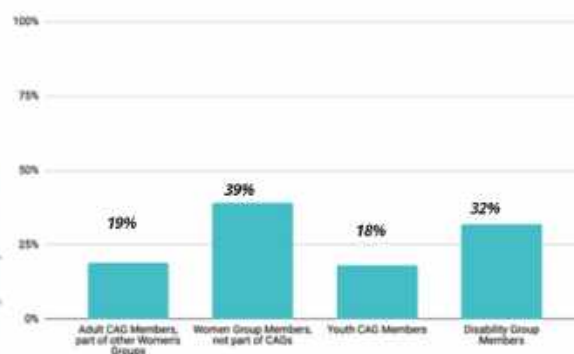
Increased awareness and support from the Apnalaya have led to more children enrolling in schools and participating in education actively. Many families that previously hesitated to send their children, especially girls, to school reported now recognising the value of education. Parents have gained confidence in the education due to the programmes offered across verticals and continuous engagement, including counseling sessions and community meetings. In many cases, provision of awareness, school supplies, and remedial classes has further enabled children to stay in school and perform better academically. Children who were once forced to work or remain at home due to financial constraints are now able to attend school regularly. The shift in perception among parents and the growing ambition among children themselves reflect a transformation in the community's educational landscape.

% of Respondents



*Increased family support and Shift in attitude towards Girls Education and Women Empowerment*

% of Respondents

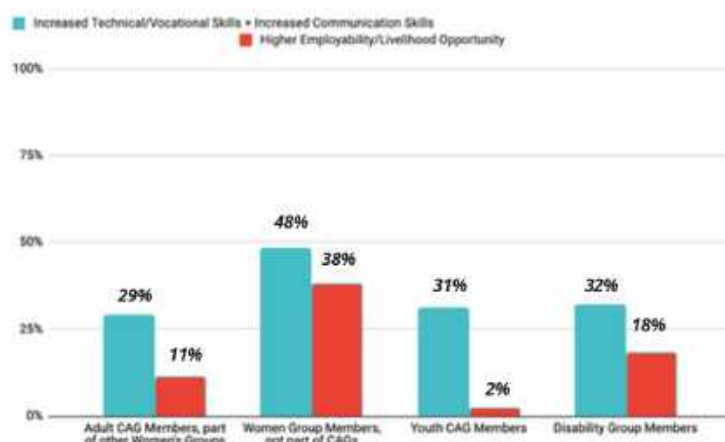


*Increased participation of children in education and Increased School Enrollment*

## • Collectivisation Promotes Economic Empowerment and Financial Independence

Through training, many members have acquired employable skills and improved communication abilities. This includes training in skills like computer skills, tailoring, computer skills, English language training. Community members reported becoming financially independent through skill development. These groups have enabled women to start small businesses, access loans, and save for their families' futures. Additionally, SHG members have become community leaders, advocating for their rights and assisting others in accessing government schemes. Women engaged in CCCs, many of whom are engaged in income-generating activities for the first time, have reported a contribution to their household incomes and finance-related decision making.

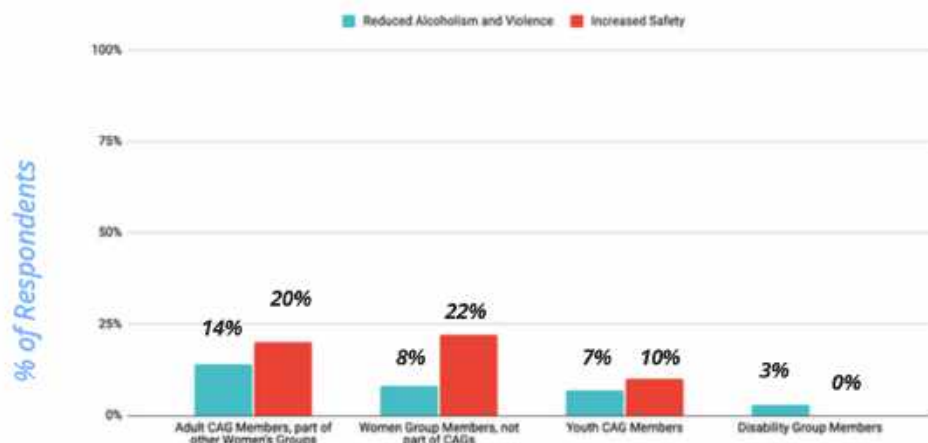
% of Respondents



*Increased Technical / Vocational Skills + Increased Communication Skills and Higher Employability / Livelihood Opportunity*

## • Collectivisation Addresses Key Social Issues, but Further Focus is Needed on Safety and Alcoholism

While collectivisation has led to significant improvements in areas like civic engagement, education, and economic empowerment, challenges such as safety concerns and widespread alcoholism persist as major issues in the community. These problems continue to affect the well-being of individuals and families, contributing to social instability and health risks. Given the scale of these challenges, there is an urgent need for targeted interventions within community groups to address these issues more effectively. Such initiatives should focus on raising awareness, providing support systems, and fostering collaboration with local authorities to reduce alcohol abuse and enhance safety.



### *Reduced Alcoholism and Violence and Increased Safety*

- **The Collectivisation Program has impacts beyond the community**

Apnalaya's collectivisation efforts have not only benefited direct participants but also strengthened local NGOs, improved government responsiveness, and enhanced the capacity of healthcare workers, amplifying the program's impact across the community ecosystem.

- **NGOs Working in the Region:** Apnalaya's capacity-building efforts have equipped volunteers who are now actively involved in other NGOs, enhancing the overall effectiveness of community development initiatives in the region. Apnalaya's collaborations with local NGOs have expanded the reach and impact of health, education, and advocacy programs.
- **Government and Municipal Authorities:** Apnalaya's partnerships with BMC officials have improved the response times for addressing civic issues. By fostering stronger community-government ties, the model has led to quicker resolutions of infrastructure-related problems and better waste management, contributing to improved public health and sanitation.
- **ASHA and Anganwadi Workers:** Apnalaya's training of local health workers has strengthened their ability to engage with the community and improve health outcomes, particularly for children. This collaborative effort has enhanced the quality of healthcare services in the community and expanded the reach of health interventions.

**\* The total investment in the program over three years (₹6.05 crore) has resulted in a social value of ₹67.76 crore, yielding an SROI ratio of 11.19:1.**

- The outcomes that were monetized in this analysis encompassed various financial savings and economic improvements, including the reduction in costs from independently managing government processes, accessing government schemes, improved public health, enhanced community infrastructure, continued education, women's economic upliftment, and access to free public transport. These savings were calculated based on survey data and internal reports. For instance, individuals saved Rs 10,964 by avoiding intermediaries for government documents, households saved Rs

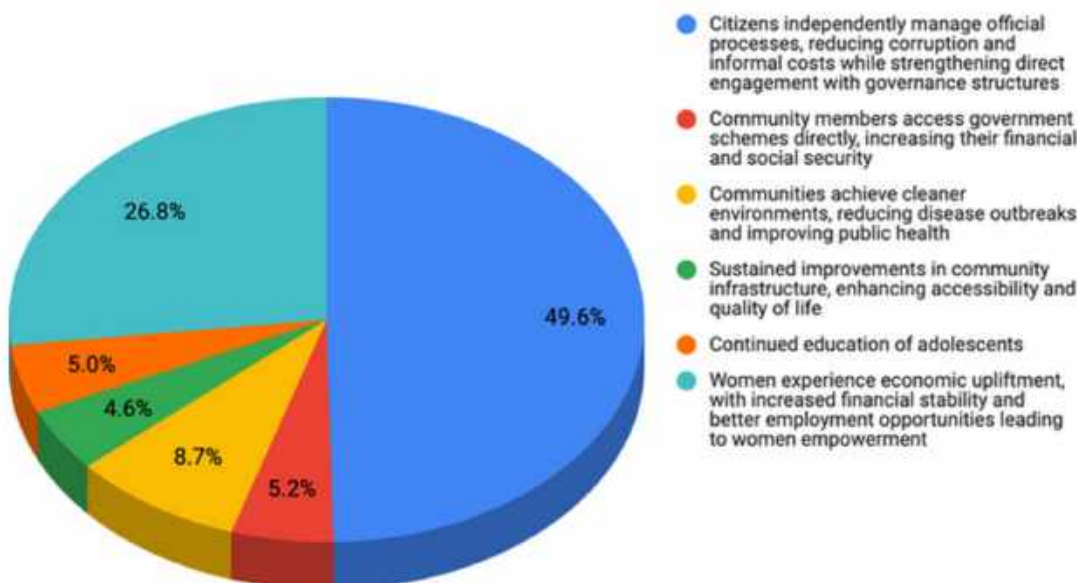
1,32,833 from government schemes over three years, and Rs 28,908 was saved on healthcare costs due to improved health awareness. Furthermore, households saved Rs 28,380 due to infrastructure improvements in water and electricity, while Rs. 40,500 was saved through continued education support. Women experienced an estimated income earning of Rs 1,70,532, and the cost savings from utilizing public transport amounted to Rs 32,400 over 36 months. These financial proxies collectively illustrated the economic impact of the interventions.

## • Collectivisation Results in Differentiated Outcomes for Various Stakeholder Groups

### Adult Citizen Action Group Members

Adult CAG members see the maximum value in accessing government schemes, as it provides significant financial and social security. The next highest value comes from women's economic upliftment, as stable employment contributes to overall household financial strength. While improvements in infrastructure and cleaner environments provide important long-term benefits, the ability to independently manage official processes also adds significant value in terms of reducing informal costs and enhancing autonomy.

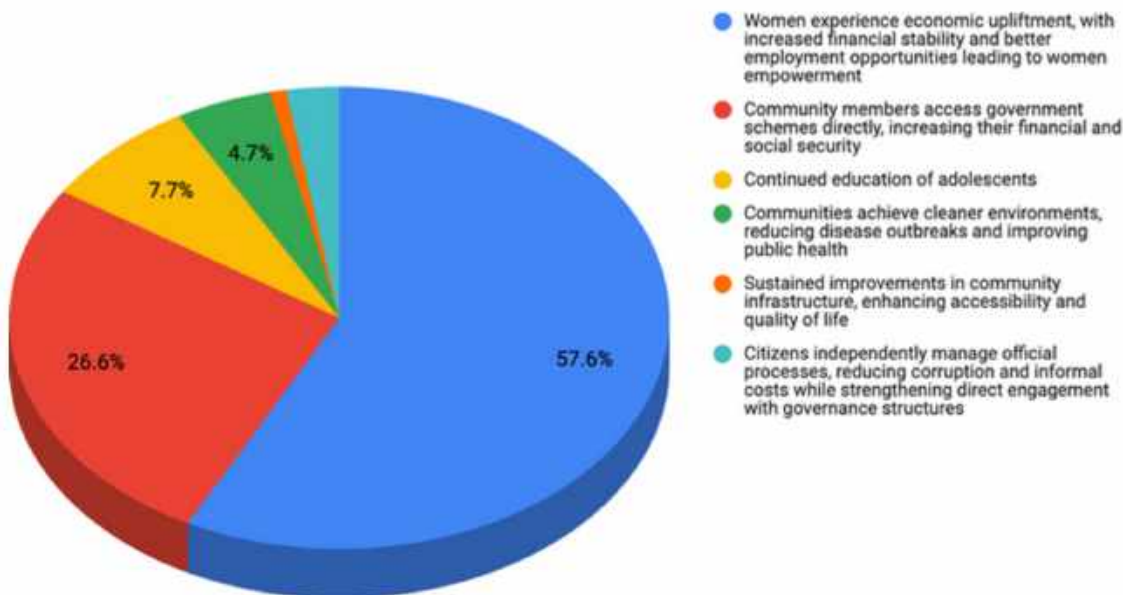
Fig. 1: Value Experienced by Adult Citizen Action Group Members



### Women Group Members

For women, the highest value comes from economic upliftment, with financial independence being the most transformative aspect of their experience. Access to government schemes follows closely, offering essential social security benefits. Continued education for adolescents holds considerable value for breaking intergenerational poverty, while cleaner environments and the ability to independently manage official processes also contribute, albeit to a lesser extent.

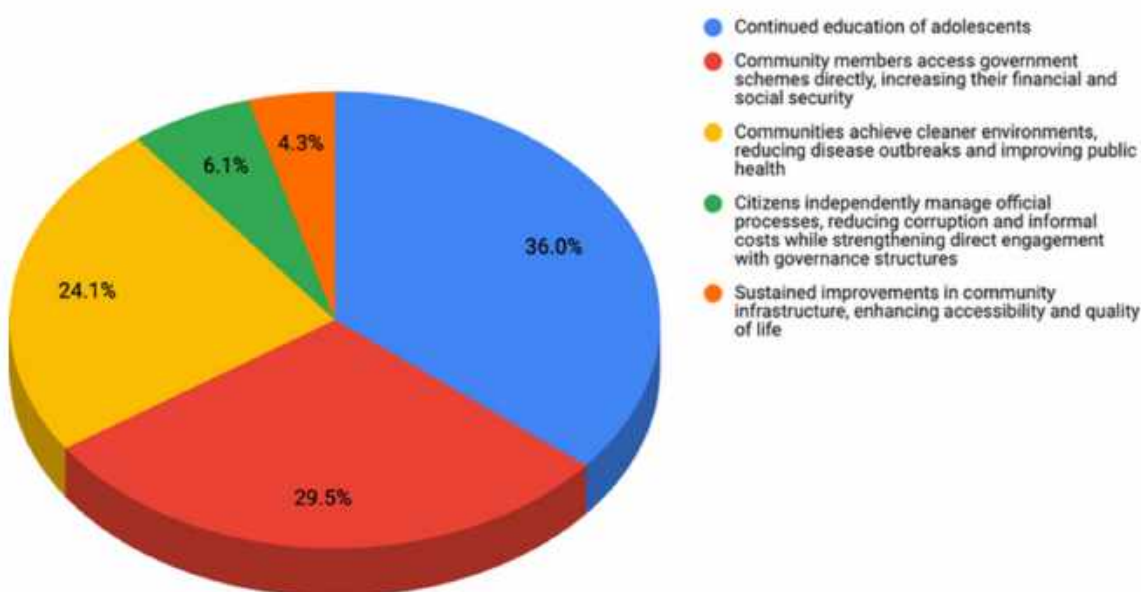
Fig. 2: Value Experienced by Women Group Members



### Youth Group Members

Youth members place the most value on continued education, seeing it as a key to their future opportunities and career success. Government schemes provide crucial financial support, followed by cleaner environments that enhance their quality of life. The ability to independently manage official processes adds value by empowering them to navigate systems without intermediaries, while improvements in community infrastructure, though important, are less significant.

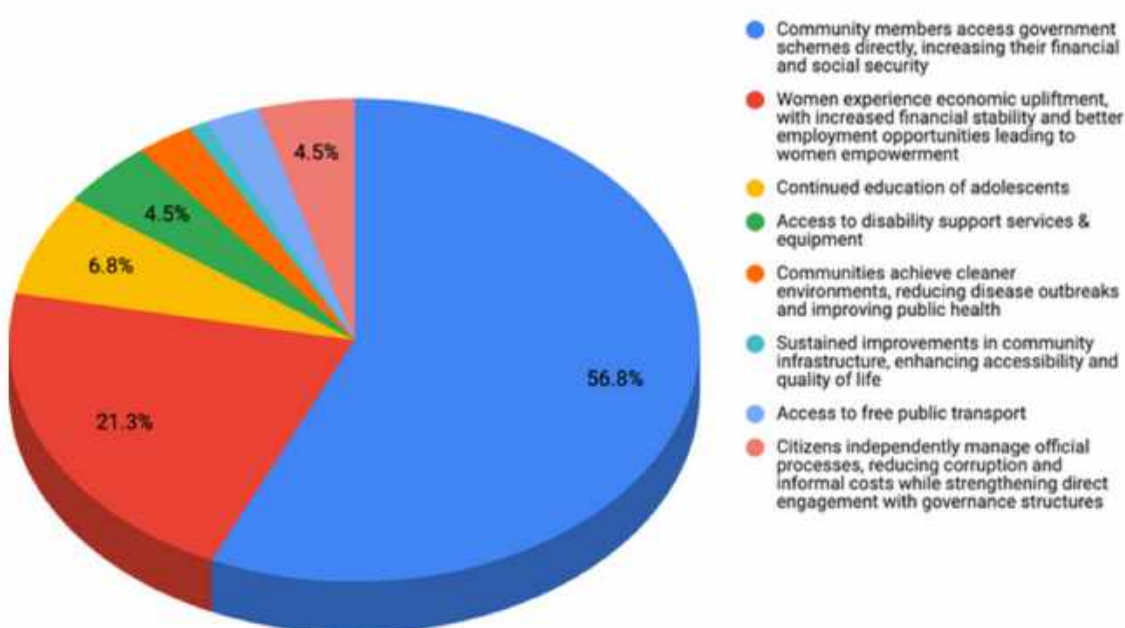
Fig. 3: Value Experienced by Youth Group Members



## Disability Group Members

The disability group places the highest value on access to government schemes, which provides essential support and financial security. Economic upliftment for women with disabilities is the next most important outcome, contributing to their independence. Continued education is valued for its potential to improve life opportunities, while access to free public transport and the ability to independently manage official processes are also significant.

Fig. 4: Value Experienced by Disability Group Members



## RECOMMENDATIONS AND WAY FORWARD

**1. Increase Collaboration with Grassroot NGOs to Enhance Access and Reach:** The collectivisation model can benefit from closer collaboration with local NGOs. By integrating grassroots organizations into the collectivisation framework and by community groups working more collaboratively with NGOs, the model can amplify its reach and effectiveness. Joint community events, training, and resource sharing will create stronger support systems for collective groups and NGOs, ensuring that marginalized communities are reached. Engagement between NGOs and Community Groups can help build trust, improve program delivery, and mobilize resources for greater community involvement and support.

**2. Ensure Regular Follow-ups to Build Trust and Accountability:** The success of collectivisation lies in consistent engagement and participation. Regular follow-ups with community members, through participatory feedback mechanisms, are essential to keep collectivisation groups active and responsive to needs. Implementing a system for regular surveys, feedback sessions, and home visits to check on community members will help track progress, ensure benefits are received, and enhance overall accountability by integrating data into Apnalaya's Management Information System (MIS).

**3. Address Family Restrictions on Women's Participation:** Resistance from family members, especially husbands, often limits women's involvement in collectivisation activities, as many face pressure to balance domestic responsibilities with participation in programs. To ensure that women's empowerment efforts within the collectivisation model are more sustainable, family members—especially husbands and parents—should be directly engaged. Regular family-oriented awareness sessions can be built into the model to highlight the mutual benefits of women's participation. Collectivisation groups can hold family events and offer flexible schedules, so that women can engage more without the fear of family backlash, ensuring they can maintain a balance between domestic responsibilities and community involvement.

**4. Address Resistance from Non-Participating Community Members to New Practices:** Initial skepticism and resistance within the community – especially those who are unaware of the Apnalaya's intent and initiatives – driven by the prioritization of immediate income over long-term empowerment, need to be addressed. Building trust through continuous dialogue and transparent communication about the Community Groups' goals and impact can enhance participation. Organizing regular community meetings, showcasing testimonials from successful program participants, and or sharing success stories of community group actions will demonstrate tangible benefits, helping to overcome resistance and foster better community engagement.

**5. Meet Expectations Around Direct Support for Accessing Government Services:** Many community members have unmet expectations regarding direct assistance for accessing government services and documentation. Introducing hands-on support services, alongside the current informational guidance, can address these concerns. Setting up dedicated teams to assist with document submission, travel for document collection, and liaising with government officials will ensure smoother access to essential services, reducing frustrations and increasing participation.

**6. Tackle Misinformation and Negative Perceptions in the Community:** Misinformation about community groups' operations can hinder the work of community leaders and volunteers. Misinformation can be effectively tackled by empowering the collectivisation groups with tools to actively engage in community outreach. Groups can take the initiative to host information dissemination sessions and myth-busting workshops that counter inaccurate perceptions. Encouraging these groups to create localized content (posters, audio-visual material) will help debunk rumors and enhance transparency.

**7. Scale Up Livelihood Initiatives for Women, Focusing on Home-Based Businesses and Childcare Services:** Many women in the community face barriers to working outside the home due to family responsibilities and societal pressures. To empower women economically while balancing domestic duties, the collectivisation model should focus on scaling up livelihood initiatives focused on home-based businesses and reliable childcare services. By training local women to run home-based childcare centers and supporting other home-based income-generating activities, Apnalaya can provide flexible economic opportunities for women. Offering training on child safety, early childhood education, and business management will ensure these centers meet safety standards, provide affordable services, and create economic independence for women. Additionally, providing financial support, micro-loans, and business development programs will further help women sustain and grow these initiatives, improving their financial stability and enabling better work-life balance.

#### **8. Organize Vocational Training Programs and Job Fairs for Persons with Disabilities:**

Collectivisation groups can serve as a platform for inclusion, organizing vocational training and job fairs that cater specifically to people with disabilities. By integrating accessibility experts into the groups, they can ensure that the training is tailored to the needs of persons with disabilities, from physical accessibility to the type of skills taught. These groups can also lobby local businesses to open their doors to job placements for these individuals, creating sustainable work opportunities.

#### **9. Provide Financial Assistance and Scholarships for Education:**

Financial barriers and parental attitudes often limit educational opportunities, especially for girls and children with disabilities. To overcome these barriers, Apnalaya should provide more financial support, scholarships, and material resources for education. Increasing the number of Cluster Scholarships, offering school supplies, and conducting awareness campaigns to shift parental attitudes toward girls' education will help ensure more children, particularly girls and those with disabilities, can access and complete their education.

#### **10. Expand Digital Literacy Programs to Bridge the Digital Divide:**

Digital literacy is essential for employability and social inclusion, but many marginalized communities lack access to digital tools and skills. Expanding digital literacy programs will equip youth, especially girls, with the skills they need to succeed in the modern job market. Offering regular workshops and training sessions in computer skills, internet navigation, and basic job application processes will help bridge the digital divide and enhance employability among youth, particularly out-of-school children and marginalized communities.

#### **11. Increase Resources for Anganwadi and ASHA Workers to Support Children's Health:**

Limited resources for Anganwadi and ASHA workers hinder their ability to address critical health issues, such as child malnutrition. Increasing resources will allow health workers to more effectively identify and address these issues. Providing additional food supplements, health monitoring equipment, and ongoing training for health workers will enable Anganwadi and ASHA workers to better serve the growing number of children and ensure they receive necessary health interventions, such as regular growth monitoring and treatment for malnutrition.

#### **12. Organize Health Check-up Camps and Improve Healthcare Access:**

Access to healthcare remains a challenge, particularly for vulnerable groups such as women, children, and persons with disabilities. Regular health check-up camps and the establishment of affordable health services, such as Dawakhana or local dispensaries, can help address this gap. Partnering with local health providers to organize mobile health camps and setting up accessible health centers will ensure that essential healthcare services are easily available to those in need.

#### **13. Combat Drug Addiction and Alcoholism through De-addiction Programs:**

Drug addiction and alcoholism are challenges that contribute to social instability and safety concerns within the community. A comprehensive de-addiction program, coupled with awareness campaigns and counseling services, can address these issues. By working with local health professionals and offering counseling, workshops, and support groups, Apnalaya can help reduce the prevalence of substance abuse and create a safer environment for community members.

**14. Advocate for Improved Safety Measures, Including Police Presence:** Safety concerns, especially for women and girls, remain a concern in many communities. Increasing police presence and improving safety protocols will help create a safer environment for all members. Advocating for more police posts in vulnerable areas, offering safety training for women and girls, and establishing a 24/7 helpline for safety concerns will help reduce crime and violence, improving the overall safety and well-being of the community.

*These outcomes hold the highest value among communities and should be a key focus to enhance the SROI of the collectivisation model in the future. By addressing these areas, Apnalaya can further strengthen community participation, build trust, and create more sustainable and impactful outcomes, ultimately increasing the overall effectiveness and long-term success of the model.*

# INTRODUCTION

## 1.1. Mumbai's M-East Ward

The M-East Ward, one of Mumbai's 24 administrative divisions, is home to over 807,720 residents as per 2011 census. The ward suffers from severe issues such as an infant mortality rate of 66.47 per thousand live births - the highest of all the 24 wards in the city; and more than 50% of children being malnourished. It has the lowest Human Development Index (HDI) in the city, reflecting extreme poverty, lack of essential services, and poor living conditions<sup>10</sup>. According to a 2009 report by Municipal Corporation of Greater Mumbai (MCGM), the ward, with about 77% of its population living in the slums, has an average age at death at 39.30.<sup>11</sup>

One of the most defining features of this ward is its proximity to Deonar Dumping Ground, Mumbai's largest and oldest landfill. Spanning over 132 hectares, this landfill has been in operation since 1927 and as per MCGM, the dumpyard receives nearly 4000 tonnes of untreated waste on a daily basis<sup>12</sup>. The toxic air, constant fires, and hazardous living conditions make the surrounding settlements particularly unsafe, exacerbating health issues such as respiratory diseases, skin infections, and chronic illnesses among residents. The area is characterized by inadequate access to basic amenities, poor health and educational facilities, and a lack of official recognition of the urban poor, who often face secondary citizenship and everyday violence. These conditions underscore the paradoxes of urban development in Mumbai, where rapid urbanization coexists with extreme poverty and inequality.

## 1.2. Shivaji Nagar: Socio-Economic Complexities<sup>13</sup>

Shivaji Nagar, located in the M-East, emerged as a planned resettlement colony in the 1970s around the city's abattoir and dumping ground, and was initially developed for slum dwellers relocated from other parts of the city under The Maharashtra Slum Areas (Improvement Clearance and Redevelopment) Act, 1971. The area was officially recognized in 1982, with half following a grid layout and the other half growing organically<sup>13</sup>. Home to a diverse population, including migrants from within Maharashtra and other parts of the country, mostly from states such as Uttar Pradesh and Bihar, the area reflects a mix of 'pucca' houses and underdeveloped zones near the dumping ground.

The area exhibits significant socio-economic diversity, with occupations ranging from rag-picking, daily wage labor, tailoring, and small-scale industries (Kharkhanas) to formal employment and self-owned businesses. Education levels in clusters show generational improvement, with many younger individuals completing secondary education or even pursuing higher studies, while older generations often have minimal literacy. Social

<sup>10</sup> Bhide, A. (2015) M-East Ward: Situational analysis. Mumbai: Tata Institute of Social Sciences.

<sup>11</sup> MCGM (2009) Mumbai Human Development Report. Oxford University Press

<sup>12</sup> MCGM Portal - [Landfill Management](#)

<sup>13</sup> The information is from the internal consultations with Apnalaya's program teams

<sup>14</sup> Matias (2014) - [urbz network](#)

challenges include crime, substance abuse, human trafficking, domestic violence, and health risks like tuberculosis and malnutrition, particularly in marginalized clusters. Some areas face acute water shortages, leading to the emergence of water mafias. Higher-income pockets show better infrastructure, employment diversity, and educational attainment, with a notable presence of professionals, business owners, and Gulf remittances. The economic and social conditions are heavily influenced by migration patterns, redevelopment efforts, and organizational interventions, including Apnalaya's work.

*Fig. 1: Location of Shivaji Nagar and M-East Ward*

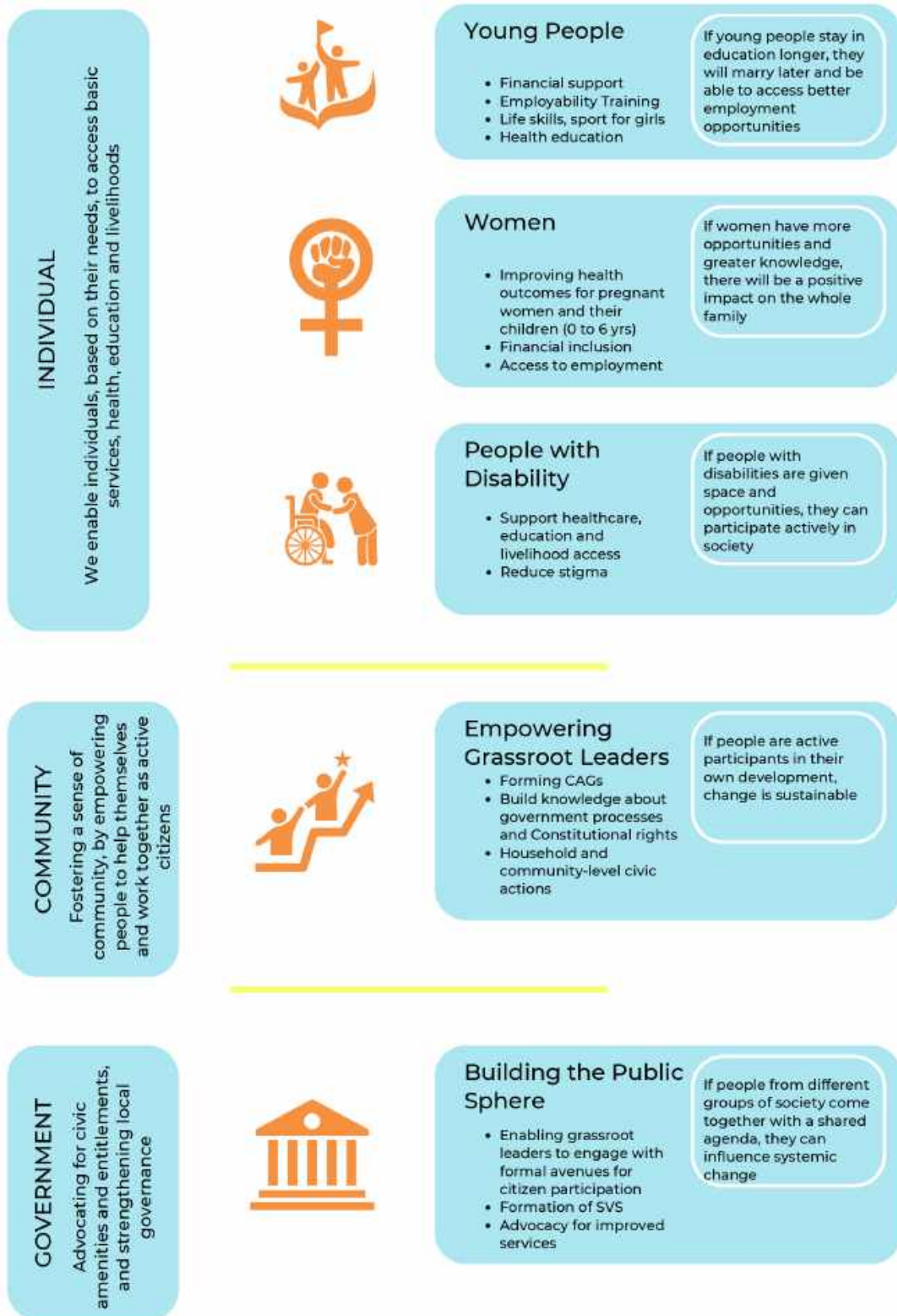


### 1.3. Apnalaya's Collectivisation Model

Since 1974, through various initiatives and programs in the region, Apnalaya has been dedicated to uplifting urban poor communities by providing access to essential services such as healthcare, education, and livelihood opportunities. Collectivisation is one of the key attempts in this regard.

The collectivisation program focuses on fostering a sense of community and implementing purposeful initiatives to enhance the quality of life for individuals living in the area. The program emphasises collective well-being, aiming to address social, economic, education, livelihood and health-related challenges through collaboration and shared responsibility. By bringing people together, the initiative seeks to empower participants by pooling resources, knowledge, and efforts to create sustainable improvements in their lives. The program underscores the importance of unity and collective action in driving meaningful change and improving overall community resilience and prosperity.

Fig. 2: Apnalaya's Collectivisation Model



\* People become empowered citizens who will be able to help themselves break the cycle of urban poverty and improve the quality of their lives.

### The program operates through three verticals: Jeevan, Samarth, and Udaan.

- **Jeevan** targets the community's survival needs like healthcare, education, and sanitation.
- **Samarth** looks at building social capital, capacity building within the community along with a focus on integrated urban community development.
- **Udaan** expands the impact by building an engaged and supportive ecosystem for resolving the issues of urban poor communities that includes government, academia, corporations, and other NGOs, enhancing visibility and collaborative efforts.

The ultimate objective of the collectivization model is to form Constitutional value-based Civic Action Groups (CAGs) that work to improve the quality of life in urban communities. Through this approach, Apnalaya aims to build social capital within urban poor communities, foster active participation in urban governance, and advocate for city-level changes that address systemic issues of poverty and marginalisation.

The collectivisation model has led to the formation of three verticals – Health and Disability (H&D); Education and Livelihood (E&L); Citizenship and Advocacy (C&A) – aimed at addressing key issues across health, disability, education, and livelihoods.

- In the H&D vertical, groups such as Disability Volunteer Groups, Mother Support Groups, and Adolescent Groups (Maternal, Newborn, Child Health and Nutrition) have been formed to provide targeted support and advocacy.



*"I've been involved with Apnalaya for the last six years. I joined Apnalaya as a volunteer in the Disability group. At the beginning, my neighbour told me, 'You should learn about Apnalaya's activities - they're doing great work in the community.' I attended so many training sessions, where I learned, 'This is how you can help people create government user IDs.' Later on, I started telling people, 'Let me help you get your government ID—it's essential for accessing services.'"*

**A Disability Volunteer**

*"I have been volunteering with Apnalaya working on the health of pregnant women. I focus on caring for children who are born early and weak, including what diet they should be given. In our meetings, we are taught how to interact with people, how to talk to children, and how to communicate with others effectively."*

**An MSG Member**

*"I first learned about Apnalaya when the staff came to our area to check the weight of young children. Since then, I have been connected with them, and for the past one-and-half years, I have been actively involved. I volunteer by helping gather children for meetings and assisting the staff with various tasks. The sessions have been very informative for me. I learned about important topics like menstruation, understanding our body parts, and the significance of cleanliness. Gender-based sessions taught us that girls are no less capable than boys. We also participate in Nukkad Meetings, where we share the lessons we've learned, and encourage others to adopt healthier habits"*

**An Adolescent Group Member**

- The C&A vertical includes groups like Civic Action Groups (Adult and Youth), Paralegal Volunteers, Community Champions, and Toilet User Groups (TUGs), focusing on civic engagement, legal support, and sanitation awareness.



"I have been connected with Apnalaya because of the community meetings I attended. Apnalaya provided training on how to file complaints regarding basic facilities like drainage cleaning and community garbage collection. The organisation also trained us on how to make important documents like Aadhaar cards and ration cards. They also informed us about hospital facilities and how to access them."

*An Adult CAG Member*

"I have been with Apnalaya for three years. I am a volunteer and an Adolescent Champion. When I was in 8th grade, I learned about this organization through a teacher, and I joined as a volunteer. Here, I was taught English communication, including grammar. In the health-related programs, we were taught about physical health and the importance of cleanliness in our surroundings. I also participated in a drama performance at Shakti Shahu Hall and a dance performance for 'Mumbai Meri Jaan.'"

*A Youth CAG Member*

"Apnalaya used to conduct our Toilet User Group meetings in the afternoons. During the meetings, we are informed about the importance of toilet cleanliness. If toilets are not clean, we were taught how it can negatively affect our health. If there are any complaints about toilets, we were told on to file a complaint with the BMC and the cleaning workers would come the next day to resolve the issue"

*A TUG Member*

- The E&L vertical has Community Childcare Centres (CCCs), Self-Help Groups (SHGs), and E3 CAGs (Education, Empowerment, Employability) which play a role in promoting education, skill development, and livelihood opportunities, empowering youth and women in the community to improve their socio-economic conditions. These groups, collectively, are integral to driving community-based change and fostering resilience through shared action and collective responsibility.



"My association with Apnalaya started in 2021 as a CCC (Community Child Care) member. Since then, I have been taking care of children whose parents come to me to ensure their child is looked after when they are out for work. The training I received was about how to take care of a child, how to select the right child for care, and how to provide them with proper food."

*A CCC Member*

"When I became a part of Apnalaya, I learned about the benefits of Self-Help Groups (SHGs) and started attending their meetings regularly. During these sessions, I received training on financial literacy, like how to save money and manage it effectively. Over time, my active participation and dedication led me to become a mobiliser, helping others join SHGs."

*A Self-Help Group Member*

"I have been a part of Apnalaya for the past two years. During this time, I have actively participated in various activities, including creating awareness about constitutional values, fundamental rights, and civic duties. I have also attended sessions on social awareness, civic rights, cybersecurity, self-awareness, and self-realization."

*An E3 CAG Member*

<sup>19</sup>Paralegal Volunteers were not considered for the study due to lack of adequate presence in the sampled clusters

Table 1: Type of Community Groups in Collectivisation

| Name of the Vertical     | Type of Groups                                  | Total Members |
|--------------------------|-------------------------------------------------|---------------|
| Health and Disability    | Disability Volunteer Groups                     | 356           |
|                          | Mother Support Groups                           | 222           |
|                          | Adolescent Groups                               | 431           |
| Citizenship and Advocacy | Paralegal Volunteers                            | 50            |
|                          | Community Champions                             | 45            |
|                          | Adult Civic Action Groups (CAGs)                | 825           |
|                          | Youth Civic Action Groups (CAGs)                | 109           |
|                          | Toilet User Groups                              | 102           |
| Education and Livelihood | Child Care Centre (CCC) Members                 | 161           |
|                          | Self-Help Groups                                | 317           |
|                          | E3 (Education, Empowerment, Employability) CAGs | 170           |

## 1.4. Study Details

The Social Return on Investment (SROI) study for Apnalaya's Collectivisation Program assessed the impact of its interventions across three key verticals: Citizenship & Advocacy, Health & Disability, and Education & Livelihoods. The study sought to understand the "chain of change" enabled by Apnalaya's collectivisation efforts by engaging leadership, program teams, and community members.

Through data collection—including surveys, focus group discussions (FGDs), and qualitative insights—the study quantifies the social value generated, providing Apnalaya with actionable insights to enhance its programs and effectively communicate its impact to stakeholders. The study was conducted between August 2024 and March 2025, covering a diverse sample of program participants across different types of programs.

### Objectives of the Study

- Assess the model's effectiveness in promoting collective engagement and empowering the community (If not part of the collective, where does the community see themselves?)
- Evaluate the economic benefits and costs associated with the implementation of the Collectivisation Model, considering both short-term and long-term implications.
- Identify the socio-economic impacts of the model as well as delve into the nuanced

realms of attitudes, decision-making processes, and behavioral changes within the community

- Identify the model's strengths and weaknesses
- Engage stakeholders and community members in the evaluation process to ensure that there is a broad understanding of the model's impact and effectiveness.
- To delve into aspects related to community leadership, fostering an environment where individuals actively speak up on pertinent issues
- Provide evidence-based recommendations for optimizing the model's impact, cost-effectiveness, and sustainability, while addressing the crucial question of community ownership and examining the existing conditions that contribute to its sustainability.

## 2. MEASURING SOCIAL RETURN ON INVESTMENT

### 2.1. ESTABLISHING SCOPE AND INVOLVING STAKEHOLDERS

- **Funding and Timeline**

The Social Return on Investment (SROI) study evaluates the change created by Apnalaya's Collectivisation Program over the three-year period from June 2020 to June 2023, as well as continuing changes observed up to the time of data collection (September – December 2024). The study assesses the social impact of the program across three verticals: Citizenship & Advocacy, Health & Disability, and Education & Livelihoods.

While Azim Premji Philanthropic Initiative (APPI) was a key contributor to the program, this study also includes the investments made by other funders as well. The total financial contribution amounts to ₹6.05 crore disbursed over a three-year period as follows:

*Table 2: Investment Details of the Program*

| Program                 | Investment Between 2020-23 (in ₹) |
|-------------------------|-----------------------------------|
| Citizenship & Advocacy  | 31,555,554.70                     |
| Education & Livelihoods | 20,733,736.68                     |
| Health & Disability     | 8,259,003.09                      |
| <b>Total</b>            | <b>60,548,294.47</b>              |

By incorporating all funding sources, the analysis provides a comprehensive view of the program's financial inputs, ensuring a realistic measurement of its impact and attribution.

- **Geographic Scope**

The study was conducted in Shivaji Nagar, located in the Govandi (West) area within Mumbai's M-East Ward, where Apnalaya has been implementing the Collectivisation Program in 20 demarcated clusters.

The final sample selection included ten clusters<sup>16</sup>, which represent a mix of settlements with varying socio-economic characteristics and program engagement levels. These clusters are Rafi Nagar 2, Rafi Nagar Gazi Masjid, Lotus Colony, Nirankari Nagar, Sanjay Nagar, Sai Baba Nagar, Buddha Nagar, Padma Nagar, Indira Nagar 2, and Adarsh Nagar 2. Each of these areas has a unique socio-economic profile, yet collectively they capture the diverse realities of Shivaji Nagar's residents, ensuring that the study findings are reflective of the larger community.

<sup>16</sup> To ensure a representative selection of clusters for the study, a detailed mapping exercise was undertaken, examining key socio-economic factors such as the approximate number of households, predominant occupations, caste and religious composition, income levels, and education status. These parameters provided a comprehensive understanding of the demographic diversity within the study area, helping to select clusters that reflect the breadth of Apnalaya's reach and the diversity of the communities engaged in the program.

## • Stakeholder Mapping and Engagement

The study identified and engaged with a wide range of stakeholders, classified into two broad categories: Members from the community who benefitted from the Collectivisation Program engaged through a qualitative survey and focused group discussions and Other Stakeholders who are directly or indirectly involved with the program, details for which are included in Table 5. Each stakeholder group was selected based on their relevance to the program's objectives, their level of involvement, and their ability to provide valuable insights into the program's implementation and outcomes.

### Collectivisation Program Beneficiaries

These are the primary stakeholders directly engaged in Apnalaya's programs across the three verticals— C&A, H&D, and E&L. Some participants were involved in multiple programs. For example, members of the Toilet User Group were also part of the Adult CAG Group, while participants in the Community Champions program—initially established to train youth in computer and English literacy—were eventually incorporated into the Youth CAG Group. To avoid duplication and ensure clarity in analyzing outcomes, stakeholders were grouped into four distinct categories based on their primary participation:

1. **Adult CAG Members, also part of other Groups:** Individuals engaged in Civic Action Groups and Toilet User Groups and also part of other Women Groups.
2. **Women's Groups, those not part of Adult CAGs:** Women members of Mother Support Groups, Self-Help Groups, and Child Care Centers, but not part of CAGs.
3. **Youth Group:** Participants under 18 years of age, including members of Adolescent Groups (MNCH), Youth CAGs, and E3 CAGs.
4. **Disability Group:** Individuals with disabilities actively involved in Apnalaya's Health & Disability vertical.

This categorization enabled a structured approach to evaluating outcomes and provided a nuanced understanding of how different stakeholder groups experienced change through Apnalaya's interventions.

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<sup>16</sup> To ensure a representative selection of clusters for the study, a detailed mapping exercise was undertaken, examining key socio-economic factors such as the approximate number of households, predominant occupations, caste and religious composition, income levels, and education status. These parameters provided a comprehensive understanding of the demographic diversity within the study area, helping to select clusters that reflect the breadth of Apnalaya's reach and the diversity of the communities engaged in the program.

Table 2: Investment Details of the Program

| Sr No        | Type of Groups                                  | Member Groups                                                                      | No. of Stakeholders | Total Members <sup>17</sup> | % of Sample |
|--------------|-------------------------------------------------|------------------------------------------------------------------------------------|---------------------|-----------------------------|-------------|
| 1            | Adult CAG Members, part of other Women's Groups | Adult CAG Members, TUG Members                                                     | 93                  | 927                         | 10%         |
| 2            | Women Groups, not part of Adult CAGs            | Mother Support Group Members, SHGs Members, CCC Members, not part of CAGs          | 64                  | 700                         | 9%          |
| 3            | Disability Group                                | Disability Volunteers                                                              | 34                  | 356                         | 10%         |
| 4            | Youth Group                                     | Adolescent Members (MNCHN), E3 CAG Members, Youth CAG Members, Community Champions | 84                  | 755                         | 11%         |
| <b>Total</b> |                                                 |                                                                                    | <b>275</b>          | <b>2778</b>                 | <b>10%</b>  |

## Other Stakeholders

In addition to beneficiaries, 36 additional stakeholders were consulted through Focus Group Discussions (FGDs), Key Informant Interviews (KIs), and workshops. These stakeholders offered diverse perspectives on program design, implementation, and outcomes. Stakeholders covered include Apnalaya's Senior Leadership and Program Managers Team, Field Officers of Citizenship and Advocacy, Sanitation Supervisors working in M-East Ward, Representatives of NGOs working in Sivaji Nagar, ASHA and Anganwadi workers. Mode of engagement, detailed size of sample and tools are described in Annex 2.

During the course of the study, several other stakeholders were identified, but were not included in the consultation process and the analysis of the study. These stakeholders, along with the rationale for their exclusion, are documented in Annex 3.

<sup>17</sup> These are estimates of total members while merging different groups

## 2.2 MAPPING OUTCOMES

### • Community Members

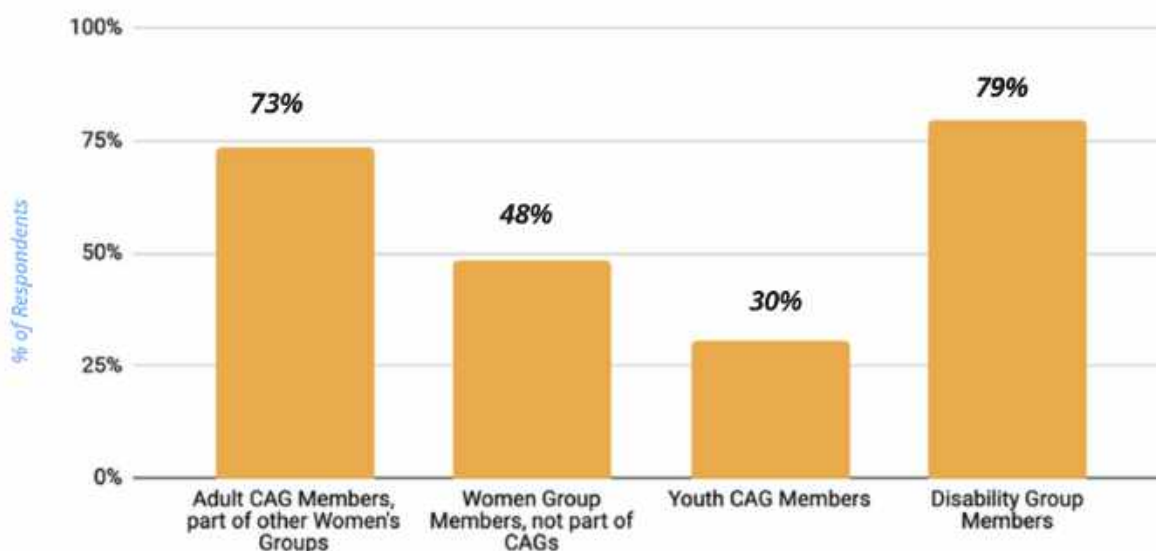
The collectivisation program has led to a variety of outcomes that highlight changes at the individual, household, and community levels. These include improvements in knowledge and awareness, better access to government services, stronger community support, healthier habits, and shifts in attitudes toward education and empowerment. This section gives an overview of all the outcomes that have emerged.

#### 1. Enhanced knowledge about rights, entitlements, and government services, schemes, and documentation procedures (Aadhaar, PAN, Ration Cards, etc.)

For members in the community, accessing government schemes and securing official documentation such as Aadhaar cards, PAN cards, ration cards, Unique Disability Identity (UDID) Cards for Persons with Disability (PwD), was reported as a challenge. A lack of awareness about eligibility criteria, required paperwork, and bureaucratic procedures often lead to dependence on middlemen, who charge higher fees. Through Apnalaya's intervention through collectivisation, community members gained critical knowledge about these systems, empowering them to navigate systems independently and secure their rightful entitlements. Members gained knowledge about fundamental rights, constitutional articles, and relevant laws and acts, empowering them to advocate for themselves and their communities.

Community members have reported becoming more aware of their legal rights which also led to demand accountability from authorities. Through Apnalaya's engagement, many reported understanding constitutional rights, social justice laws, and the processes for seeking redressal. This awareness has empowered them to advocate for themselves and their families.

Fig. 3: Enhanced Knowledge and Awareness Reported Across Groups





*"My daughter was pregnant, and the hospital refused to admit her. Before, I would not have known what to do, but because of Apnalaya, I knew it was their duty to provide care. I spoke to the hospital staff with confidence, and they finally admitted her."*

*"I have gained access to important information, such as how to avail government schemes, and learned about laws like the POSCO Act, SC/ST, and Minority Acts. I have also become familiar with the Articles of the Indian Constitution and understand the fundamental rights and duties of a citizen"*

## Case Study



### Recognizing the Value and Fostering Inclusivity

Sakina Shaikh, 38, a resident of Lotus Colony, shared her experience on how Apnalaya's disability programs and advice helped make sure her child got necessary access to documents and how she now works for securing rights to the disabled members in her community.

*"In our area, Apnalaya staff were conducting a survey to find out which households have children with disabilities. They told us that if anyone has a child with a disability, they should get their documents made. My son is 20 years old and is 100% disabled – he cannot speak, hear or walk.*

*As per Apnalaya's advice, I made all his documents, like his Aadhaar card, PAN card, disability certificate, and unique identity card. Only his bank account is left to be opened because we don't have an income certificate yet. I made all his documents because he is as valuable as any other child. If we don't care for him, who will?*

*It is because of Apnalaya that I started thinking this way about my son. Otherwise, we were not thinking so much about him before. Now, if I see any children with disabilities in our area, I tell their parents to go to Apnalaya and get their disability certificates made. If they don't understand, I explain it to them properly."*

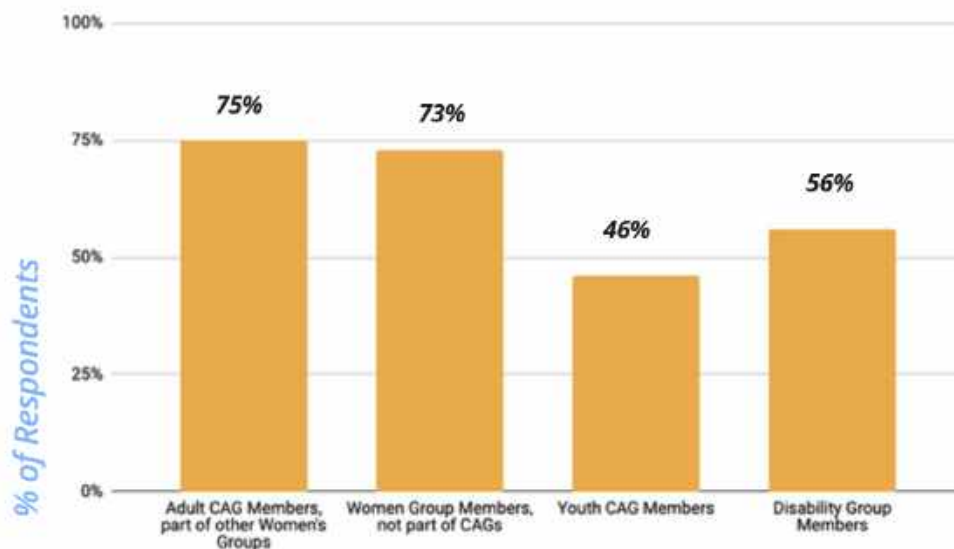
## 2. Increased Confidence, and developed self-assurance to speak up, advocate for their rights, and take action on community issues.

Across groups, members have reported an increase in confidence and self-assurance, enabling them to speak up, advocate for their rights, and take action on community issues. Through their involvement, they have learned about their rights, actively engaged in advocacy efforts, and taken steps such as filing complaints, securing essential documents, applying for government benefits and schemes, and improving sanitation conditions in their area. Education, financial independence, and community mobilization have further strengthened their ability to address challenges, leading to reduced addiction, better infrastructure, and improved access to government schemes. Overall, these interventions have fostered a sense of self-assurance among individuals and communities, empowering them to take charge of their lives and surroundings.



*"I attended Apnalaya meetings, and I'm no longer afraid to talk in public. I convinced my husband to let our daughter study, and now she has completed her MHCIT course and goes out to work."*

Fig. 4: Increased Confidence Reported Across Groups



### 3. Empowered to handle government documentation and legal matters independently, without middlemen.

Earlier, members who were unaware of the procedures for obtaining essential documents relied on middlemen, often paying extra money. Apnalaya's interventions, across verticals, through training and awareness, helped gain the community the confidence and knowledge to handle documentation independently with the support of Apnalaya, including Aadhaar cards, ration cards, voter IDs, and PAN cards. Women who once hesitated to step out now visit government offices, file applications, and even assist others in the process. Many have also learned to file complaints for issues like sanitation and infrastructure, ensuring their rights are upheld without external dependency at the same time reducing financial strain and increasing self-reliance.

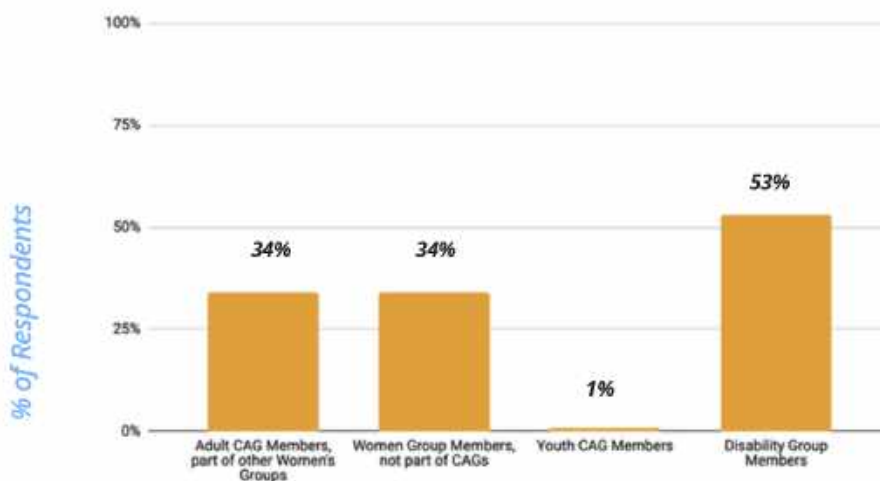


*"Before, we had to pay thousands just to get a ration card. Now, I did it myself for just ₹200. I saved money and learned that I don't need an agent for these things."*

*"Because of Apnalaya's training I made my own ration card without any help from the middle man and saved nearly Rs 8000"*

*"In my area, an agent usually charges up to Rs 10,000 to get a Ration card and for Aadhar and PAN, they charge about 500 rupees. Through training and awareness I received from Apnalaya, she succeeded in getting these three documents for little cost. A one-time saving of up to 10,000 Rs was possible, thanks to the organisation"*

Fig. 5: Empowered in Handling Government Documentation Reported Across Groups



### Case Study



Before joining Apnalaya's sessions, Reshma, a resident of Shivaji Nagar, was entirely dependent on brokers and middlemen for government documentation. She recalled, "When I first tried to get a ration card, the person asked for ₹10,000, which I couldn't afford. I gave up." After attending Apnalaya's training, she learned the process of applying directly at government offices. She gathered the required documents and confidently submitted her application without paying a bribe. "I filled out and got my ration card made by myself, paying only a minimal amount for the form. Now, I handle my own banking transactions and don't need anyone's help at the bank," she stated. The training not only saved her family money but empowered her to help others navigate similar processes in her community.

## 4. Increased access to Government documents/services

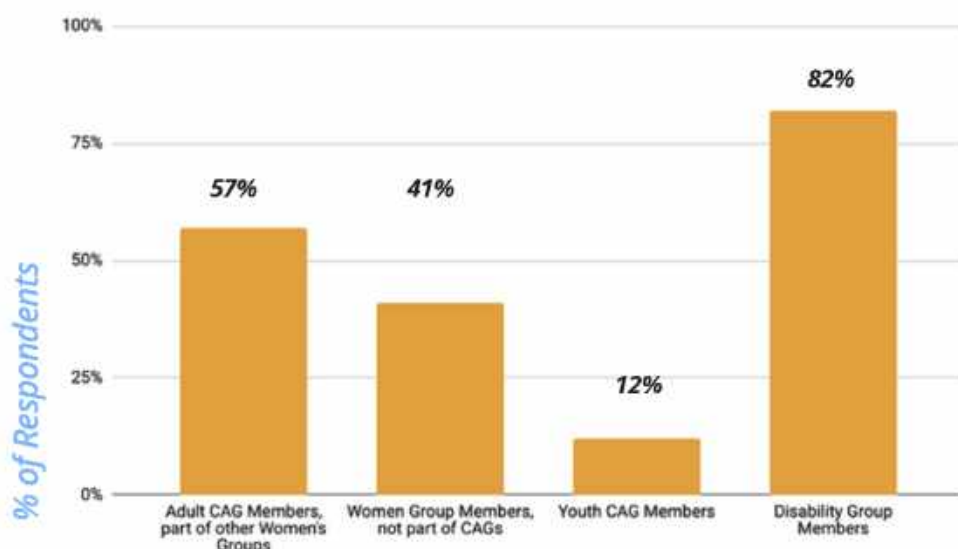
Many members, especially in the adult, women and disabled groups, who were previously unaware of their eligibility for government schemes such as disability certificates, enrollment for schemes like Ayushman Bharat, Sukanya Samriddhi Yojana, Ladki Bahin Yojana, Pension Schemes, among many others, have now succeeded in obtaining and accessing essential documents and social benefits. Community members, through programs across groups and verticals, have become preemptive in ensuring they receive their rightful entitlements. Through collectivisation efforts, members across groups helped about 1879 households in getting access to documents and social security schemes.



"I didn't know about the Sukanya Yojana before Apnalays. Now, I deposit ₹150 every month for my daughter's future."

"Because of Apnalaya, my son has a ration card and voter ID. Now, he can apply for a passport and pursue better job opportunities."

Fig. 6: Increased Access to Government Services Reported Across Groups



### Case Study



#### Community Members Access Government Schemes Directly, Increasing Their Financial and Social Security

Fifty-year-old Savitri Devi had never imagined she would be able to access government welfare programs on her own. *"I always thought these schemes were only for people with connections,"* she admitted. However, after joining Apnalaya's awareness sessions, she learned about schemes like Pradhan Mantri Jan Dhan Yojana, a financial inclusion scheme. Encouraged by the facilitators, she gathered her documents and visited the bank, where she successfully opened her first bank account. *"I never knew it was so easy. I even helped my neighbor apply for a widow's pension without paying any extra money,"* she said. Savitri now helps others in her community apply for social security schemes, ensuring financial independence for many women in her locality.

## 5. Stronger community bonding and mutual support/resilience

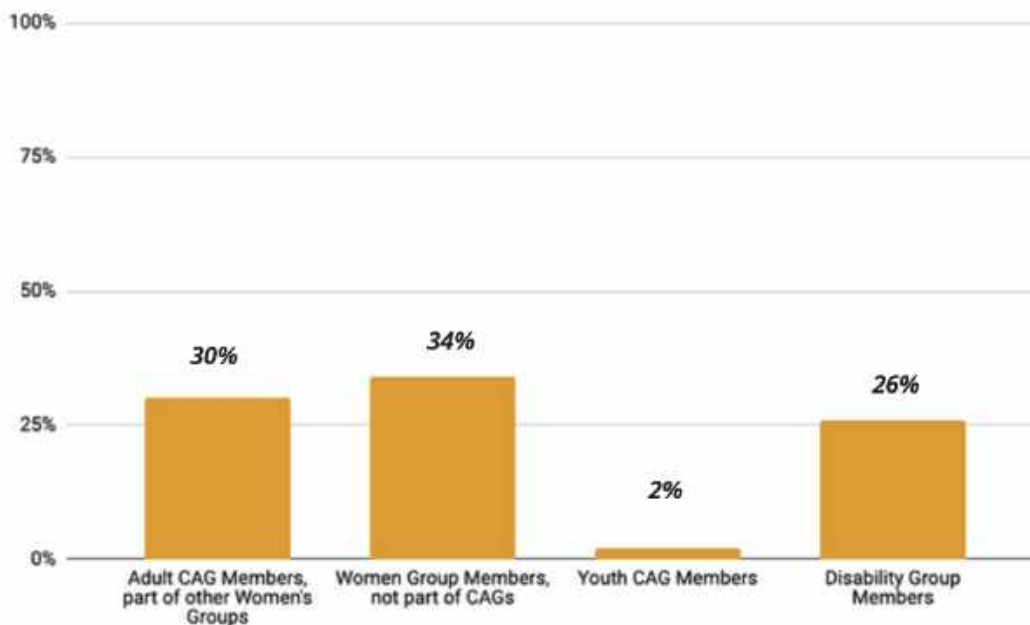
Apnalaya's collectivization efforts have fostered a sense of solidarity and cooperation among community members. Members across groups reported that neighbours now work together to address issues related to infrastructure, sanitation, and social concerns, strengthening resilience and mutual aid networks.



*"The majority of the people in our locality now volunteer with Apnalaya. We came together and got our water connection with Apnalaya's support."*

*"The issue of cleanliness in the community has been resolved. When there is a program, we all come together. As a result, we are connected with people, and they help during difficult times."*

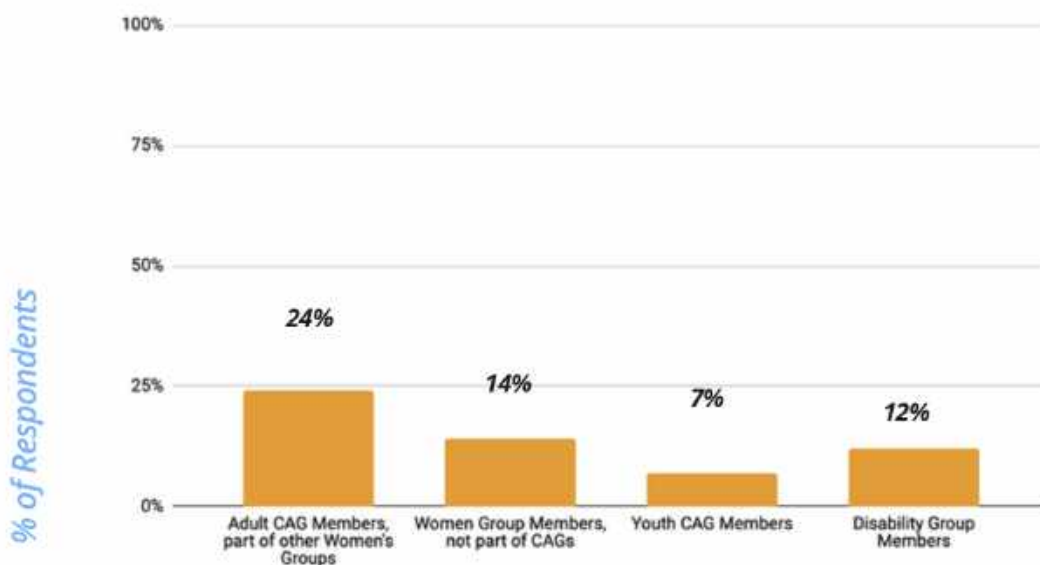
Fig. 7: Stronger Community Bonding Reported Across Groups



## 6. Strengthened Community Networks/Collaboration (Govt/BMC)

One aspect of Apnalaya's intervention has been fostering stronger ties between the community and the municipal authorities, especially with officials in M-East Ward of BMC. This enabled the community to have a direct line of communication with the local government and has led to an improvement in response times for civic issues, with problems such as blocked drainage, street lighting, water supply and sanitation issues and broken roads being addressed more efficiently.

Fig. 8: Strengthened Community Networks Reported Across Groups





*"Apnalaya guided us on how to involve the authorities and hold them accountable for their duties. They taught us how to write letters and make calls to the officials, ensuring that our community gets cleaned".*

*"Earlier, complaints to the BMC went unheard. Now, we write letters together and follow up until the work is done."*

*"I went with other women to the M-Ward office to get our roads repaired. After months of persistence, the work finally started."*

## 7. Increased Grievance Reporting and Communities taking Collective Action to Address Their Rights and Needs

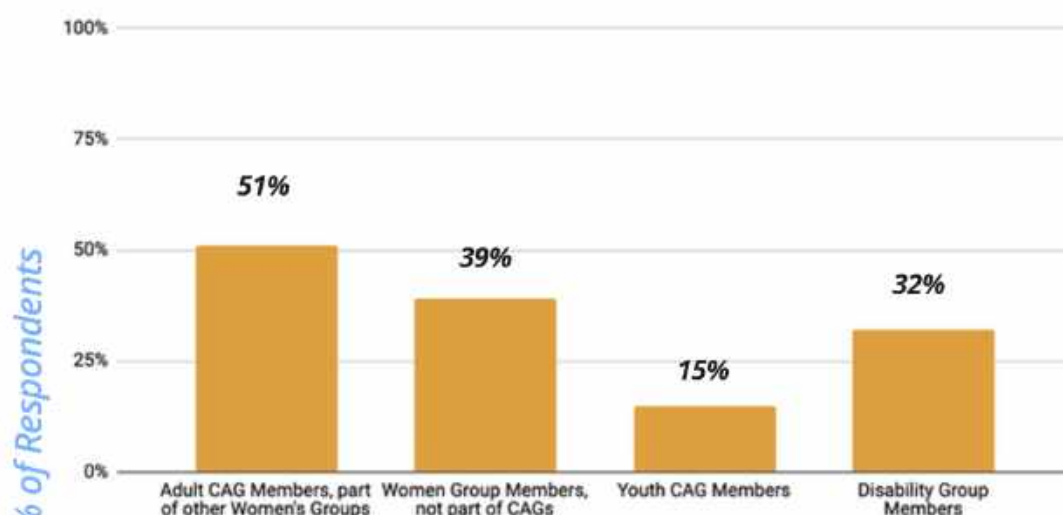
One of the most reported outcomes across groups has been the collective mobilization of communities to demand for better living conditions from the relevant authorities. Groups of residents across clusters have organised petitions, held meetings with local representatives, and used legal channels to push for improvements in infrastructure and basic services. This collective approach, in many cases, has paved the way for improving sanitation, street lighting, and access to clean water in several neighborhoods. Members have also become proactive in reporting grievances and addressing community issues. This increased grievance reporting resulted in tangible improvements in community infrastructure and services.



*"We filed complaints about the drainage system in our area. The officials ignored us at first, but after repeated follow-ups, they finally cleaned the gutters."*

*"We demanded streetlights in our lane for safety. Now, our area is no longer in darkness at night."*

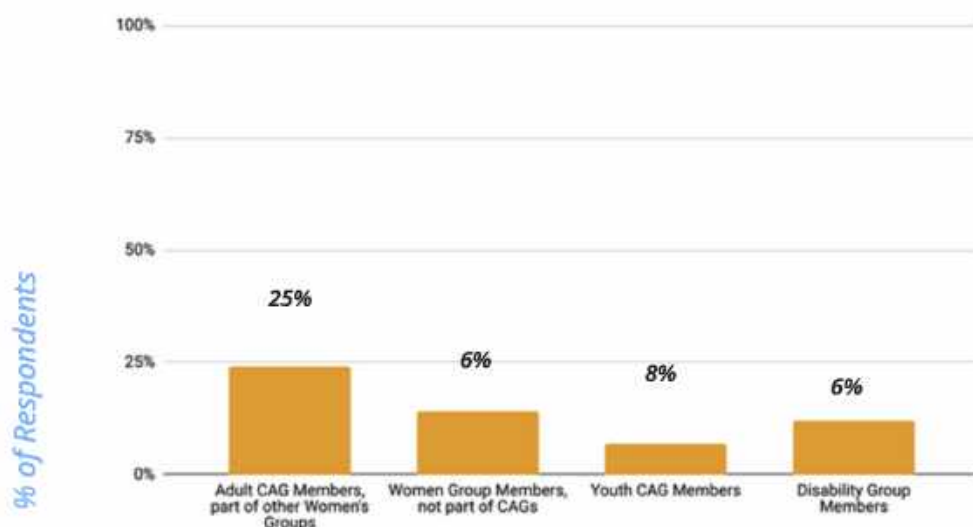
Fig. 9: Collective Action and Increased Grievance Reported Across Groups



## 8. Improved Community Infrastructure

With more than three-fourths of the population in Shivaji Nagar living in informal settlements<sup>18</sup>, access to better infrastructure is a challenge that exists within communities across clusters. Apnalaya's advocacy through training on drafting letters and lodging complaints, and regular engagement with M Ward officials has led to an improvement in conditions of roads, water pipelines, lighting, resulting in an improvement in safety and accessibility.

Fig. 10: Improved Community Infrastructure Reported Across Groups



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*"Through Apnalaya's work on creating awareness I was able to help other people in my community. I took people along with me and encouraged them to fill requisite forms for availing various municipal services. I was also able to get the sewage drains cleaned, and kept updating the progress with authorities through photographs."*

*"Beofe Apnalaya, our streets were filled with potholes. Now, after persistent demands, roads have been repaired."*

*"We wrote to the MLA for better water supply, and now our entire lane has piped water."*

<sup>18</sup> "Unpacking the complexities of Sanitation in Shivaji Nagar" - A 2022 study on community toilets by Apnalaya

## Case Study

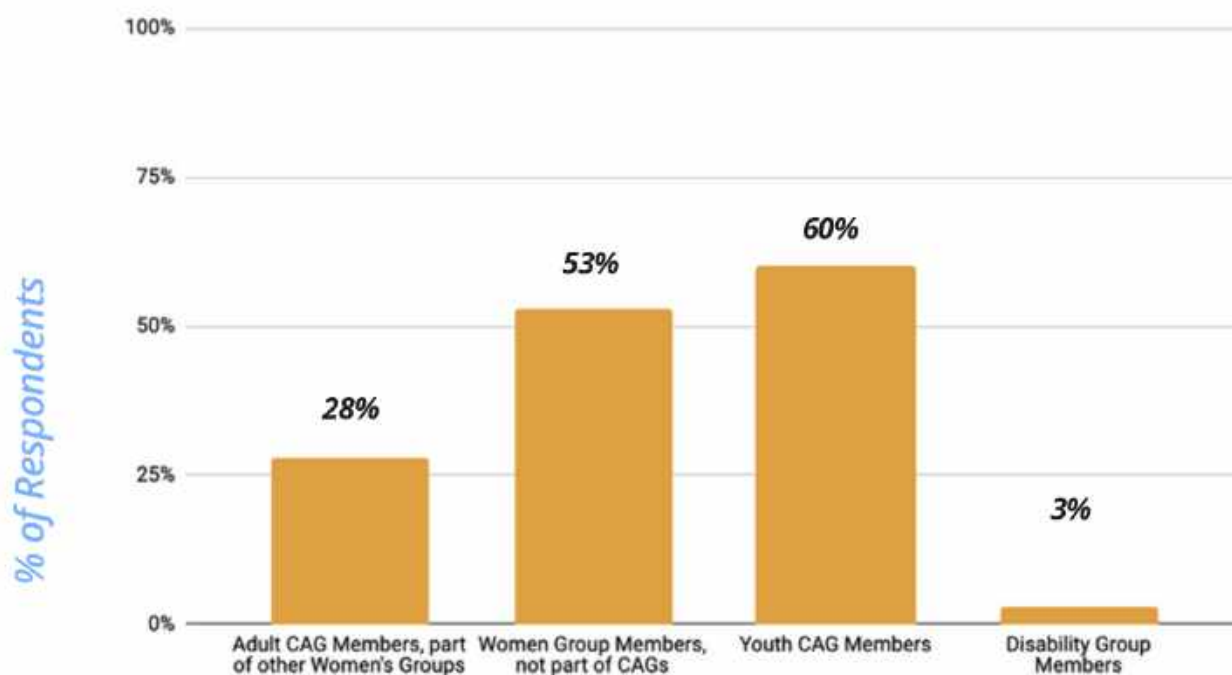
### Sustained Improvements in Community Infrastructure, Enhancing Safety, Accessibility, and Quality of Life

For years, residents of Lane No. 3 had been living without proper streetlights, making the area unsafe, especially for women. A 35-year-old female resident took the lead in filing complaints with the local municipal office. *"We wrote letters, met with officials, and even staged a small protest,"* she recounted. After months of persistent efforts, the authorities installed new streetlights. *"Now, we feel safer walking at night, and crime rates have gone down,"* she said. The initiative encouraged the community to take on more infrastructure-related issues, improving their overall quality of life.

## 9. Improved Knowledge on Health, Hygiene, Nutrition, and Vaccination

Through Apnalaya's health initiatives, members across groups have reported becoming more informed about preventative healthcare, maternal and child nutrition, and sanitation. Many who were previously unaware of the importance of vaccinations, antenatal care, and hygiene practices now actively ensure their families' well-being. Youth members have gained improved knowledge about health, nutrition, and hygiene, leading to behavioral changes. Many adolescents were previously unaware of basic health practices but now actively adopt healthier habits. Through sessions on body parts, sanitation, and nutrition, young people have become more conscious of their dietary habits and personal hygiene.

Fig. 11: Improved Knowledge and Awareness on Health Reported Across Groups





*"I never knew about periods before Apnalaya. I was afraid to ask my mom, but after joining Apnalaya, I learned about period pain and periods in general, and I was able to ask my questions."*

*"I got a decent idea of nutrition and what food is required for my household, especially my two children. Now I avoid making tea for them, restrict cold drinks, and ensure they eat only homemade food."*

*"Previously, my children often suffered from stomach pain and infections, but after learning about hygiene and nutrition from Apnalaya, I have improved our diet and cleanliness. Their health has improved, and doctor visits have reduced."*

Members, especially from the youth group, have reported behavioral changes and the adoption of healthier habits as a result of their association with Apnalaya across verticals. Members reported improved personal hygiene practices, such as regular bathing, washing hands before and after meals, and maintaining cleanliness in their surroundings, reducing or eliminating their consumption of junk food and fast food, opting instead for nutritious, home-cooked meals. Additionally, members have become more aware of menstrual hygiene, with many adopting the use of sanitary pads and proper care during menstruation. The training and awareness sessions also emphasized the importance of regular school attendance and focusing on education, leading to improved academic engagement among the youth.

The programs have also instilled a sense of responsibility and confidence in the participants. Many reported feeling more empowered to speak up, share their thoughts, and take action on community issues. The combination of health education and practical activities, such as street plays and games, has made learning engaging and impactful, leading to lasting behavioral changes.



*"Before Apnalaya, I didn't bathe regularly, but now I bathe daily. After coming from outside, I make sure to wash my hands and feet."*

*"I stopped eating junk food and unhealthy food. I started respecting elders more. I also stopped being mischievous."*



### Case Study

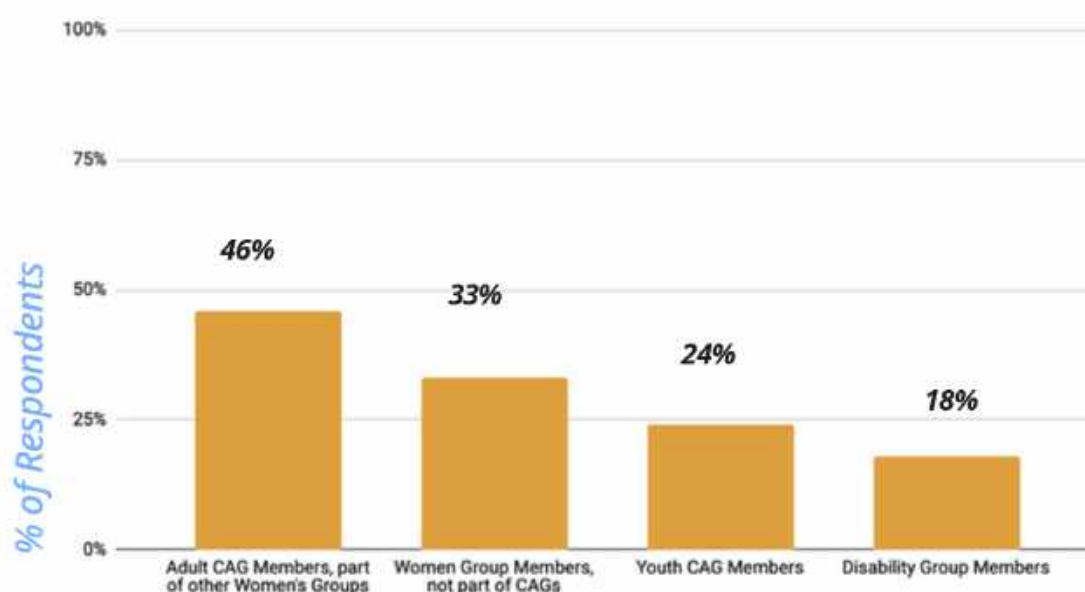
#### Healthier Communities with Improved Disease Prevention, Better Nutrition, and Higher Awareness of Healthcare Services

A mother of three, had never taken her children for regular health checkups before. "I didn't know the importance of vaccinations and nutrition," she admitted. After attending Apnalaya's health awareness programs, she began taking her children for monthly growth monitoring and vaccinations. "My youngest child was malnourished, but with the right guidance, I changed his diet and now he's much healthier," she said. Apnalaya's efforts have led to a reduction in child malnutrition and improved maternal health in her community.

## 10. Improved Community Health

Improved community health and hygiene has been reported as one of the main outcomes of Apnalaya's interventions, addressing both individual behaviors and systemic issues. Through awareness sessions, advocacy efforts, and direct support, communities have experienced improvements in sanitation and access to healthcare services. Members in the community have learned about personal hygiene, the importance of proper waste disposal, and the need for clean water and sanitation facilities.

Fig. 12: Improved Community Health Reported Across Groups



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*"Before, we didn't understand why children in our area were always sick. Apnalaya's health sessions taught us about nutrition and sanitation. Now, we ensure that our children eat clean food, drink boiled water, and wash their hands regularly. My youngest child used to be weak and malnourished, but now she is much healthier because I follow what I learned in the meetings."*

*"The majority of the people who live near to this area are volunteers in the organisation. People from their entire locality (Galli) came together to file the complaint for water. They all got their water connection with the support from Apnalaya."*

## Case Study

### Communities Achieve Cleaner Environments, Reducing Disease Outbreaks and Improving Public Health

Sunita, a young mother of two, used to struggle with poor sanitation in her neighborhood. "Our community toilet was never cleaned, and there were open drains everywhere," she explained. Inspired by Apnalaya's training on grievance redressal, she mobilised her neighbours and collectively submitted complaints to the BMC. Within weeks, sanitation workers started visiting their area regularly.

"Now, the garbage is collected on time, and our children don't fall sick as often," she said. The training instilled in her a sense of responsibility, and she continues to monitor cleanliness in her neighborhood, ensuring a healthier living environment.

## 11. Increased Safety

Safety, especially for women and children, has improved with stronger community vigilance and better policing. Apnalaya's programs have resulted in an increase in the safety in the community by raising awareness measures and advocating for better infrastructure. Women members reported feeling more secure getting out of homes, and incidents of harassment are reported as reduced. This increased safety has created a more secure environment for the community members. Training and awareness sessions on legal rights have empowered individuals to stand up against violence.



*"Before Apnalaya I was afraid to report harassment, but now I have the courage to stand up for myself."*

## 12. Reduced Alcoholism and Domestic Violence<sup>19</sup>

The issue of addiction of alcohol and domestic violence were widely reported challenges in the clusters of Shivaji Nagar. Despite being still prevalent, through community interventions and awareness, and training on drafting and lodging complaints, various members reported that within family and community, there is a decrease in such issues and cases.

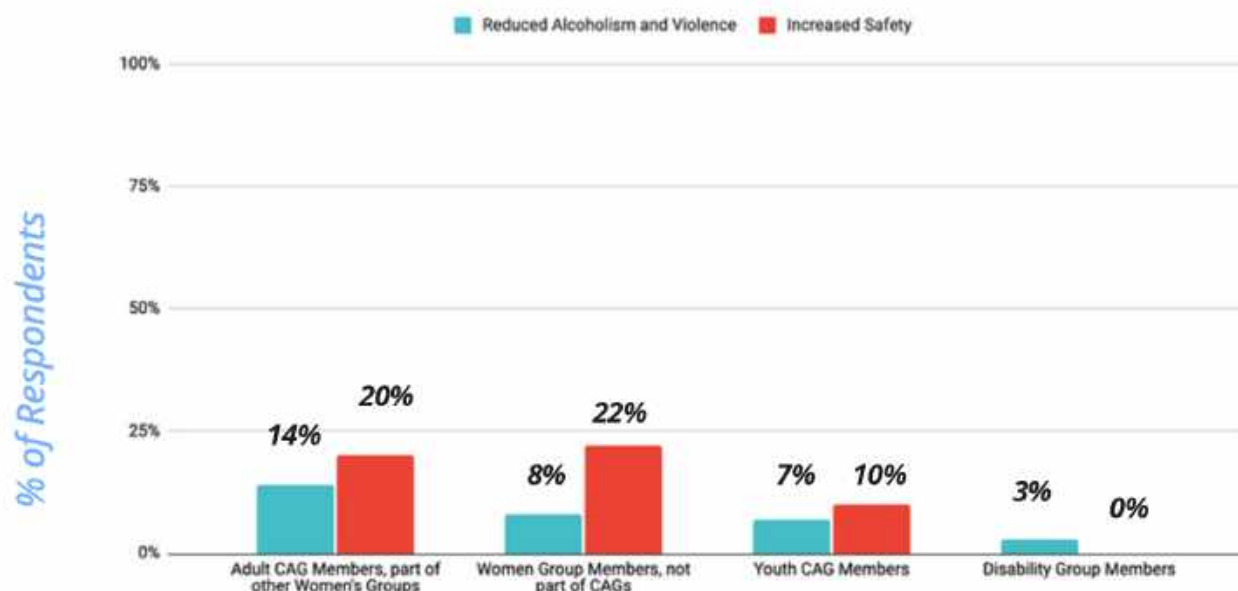


*"Before Apnalaya, there used to be so many issues because of the consumption of alcohol. People used to be drunk and fighting all the time. After Apnalaya started working here, some of them have stopped drinking and fighting. It is a great change indeed."*

*"Women in our area no longer tolerate domestic violence. We intervene when we hear of abuse."*

<sup>19</sup> Visual for the outcomes is included in Figure 13. The disability group prioritized outcomes primarily related to access to identification documents, government schemes and mobility more than improvement in safety. The 0% here does not indicate program impact on safety for the group.

Fig. 13: Reduced Alcoholism and Violence Reported Across Groups



### 13. Increased Participation of Children in Education and Increased Enrollment in Schools

Among youth, Apnalaya, through interventions, has played a role in changing perceptions about education among youth and their families. The interventions, apart from knowledge and awareness sessions and participation in events and rallies, also include members getting direct support in the form of scholarships, materials and monetary support. Many adolescents, particularly girls, who previously faced barriers to education, now see it as an essential pathway to a better future. This shift is reported in communities where early marriage was once prioritized over schooling.

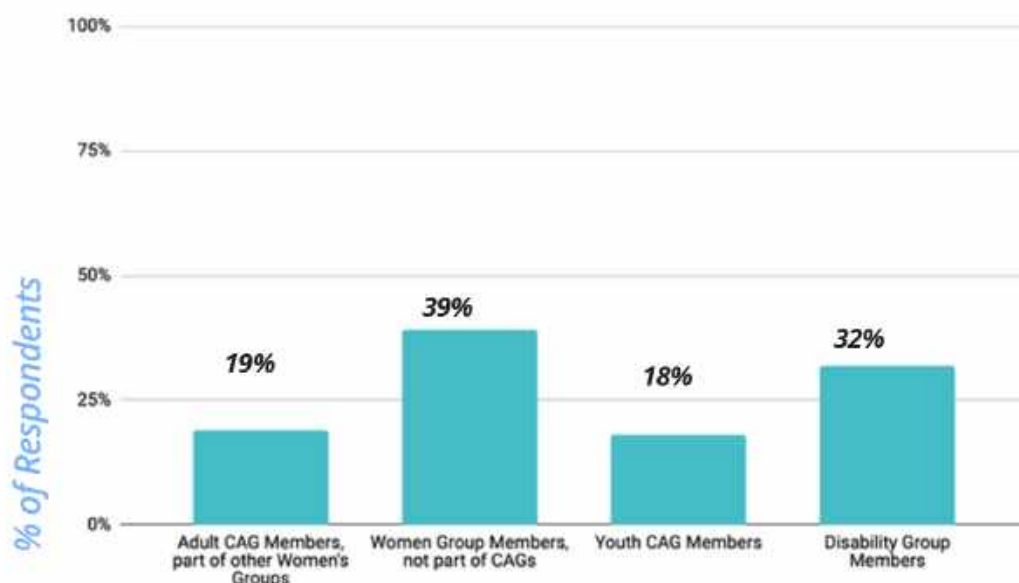
At the family level, parents have reported becoming more supportive of their children's education. This transformation extends to the community, where youth now encourage their peers to enroll in school.



*"A few years ago no one was interested in going to schools or colleges. When Apnalaya started organizing meetings and training sessions for the students, they started becoming aware of the importance of education in their life."*

*"My father never wanted me to study, but Apnalaya convinced him about the importance of girls' education. Now, I'm in my second year, and my father is proud of me."*

Fig. 14: Increased Participation of Children in Education and Increased Enrollment Reported Across Groups



The programs have also instilled a sense of responsibility and confidence in the participants. Many reported feeling more empowered to speak up, share their thoughts, and take action on colncreased awareness and support from the Apnalaya have led to more children enrolling in schools and participating in education actively. Many families that previously hesitated to send their children, especially girls, to school reported now recognising the value of education. Parents have gained confidence in the education due to the programmes offered across verticals and continuous engagement, including counseling sessions and community meetings. In many cases, provision of awareness, school supplies, and remedial classes has further enabled children to stay in school and perform better academically. Children who were once forced to work or remain at home due to financial constraints are now able to attend school regularly. The shift in perception among parents and the growing ambition among children themselves reflect a transformation in the community's educational landscape.

Community issues. The combination of health education and practical activities, such as street plays and games, has made learning engaging and impactful, leading to lasting behavioral changes.



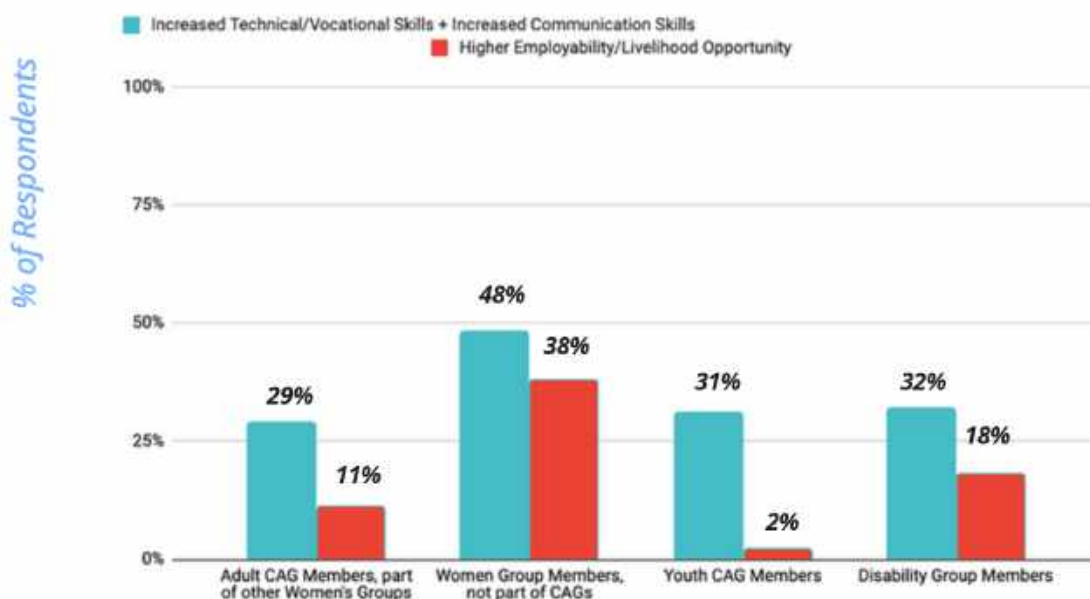
*"Before Apnalaya, my daughter was not going to school, but after attending Apnalaya's sessions, I understood the importance of education, and now she goes to school every day."*

*"We were hesitant to send our children to school, but after Apnalaya's support they not only go but also come home and tell us what they learned."*

## 14. Increased Technical/Vocational and Communication Skills

Through training sessions, many members reported acquiring employable skills and improved communication abilities. This includes training in skills like computer skills, tailoring, computer skills, English language training. Youth, women and disabled communities engaged with Apnalaya's programs have experienced transformations in confidence, communication skills, and self-awareness. Many who were once hesitant to speak in public now articulate their thoughts clearly, negotiate with family members, and take leadership roles in community initiatives.

Fig. 15: Increased Technical Skills and Communication Reported Across Groups



*"At the community level, young boys and girls come to Apnalaya for education. Free computer and English classes are offered there. Women are taught courses like tailoring, weaving, and beautician skills. For children who are not attending school, their admissions are arranged. These activities are bringing about positive changes."*

*"The community has changed so much now. The women were not aware of anything in this community. Now because of the training program, they know their rights. Apart from that, they have also started some work from the money they got from Apnalaya. Some of them have started catering services, tailoring, making bags, etc. Some of them can stand on their own feet now without being dependent on their parents or husbands"*

## 15. Higher Employability and Livelihood Opportunities<sup>20</sup>

Community members reported becoming financially independent through skill development. The outcomes of higher employability and livelihood opportunities were possible through Apnalaya's focus on education, empowerment, and community support. Women who reported as once confining to their homes, gained confidence and skills to pursue opportunities. The community-wide impact is evident as members inspired others and took charge of their lives. Many members, who were previously dependent on their families for financial decisions, have now gained financial literacy and independence.

These groups have enabled women to start small businesses, access loans, and save for their families' futures. Additionally, SHG members have become community leaders, advocating for their rights and assisting others in accessing government schemes like Sukanya Samriddhi Yojana and Ayushman Bharat. This newfound confidence has not only improved their economic status but also strengthened their voices in household and community decision-making. Access to vocational training such as sewing and tailoring, childcare, and other income-generating activities have enabled many individuals, particularly women, to gain skills that translate into economic opportunities.

Women engaged in CCCs, many of whom are engaged in income-generating activities for the first time, have reported<sup>21</sup> a contribution to their household incomes and finance-related decision making. Interventions like CCCs enabled women to contribute more to their children's education and household expenses. Additionally, their participation in income-generating activities has empowered them to make independent financial decisions, reinforcing their role as key contributors to household well-being.



*"The community has changed so much. Women now know their rights and have started businesses, standing on their own feet"*

*"Through Apnalaya, I learned basic education, gained confidence, and now I run a child care centre and come out of the house."*

*"Through SHGs, we are financially independent and no longer depend on our husbands for expenses."*

<sup>20</sup> Visual for this outcome is included in Figure 15. For the youth group (composition includes members from E3, Youth CAG and MNCH groups), the outcome is reported as 2% – data to which pertains specifically to collectivisation program and does not reflect outcomes from education or livelihood-focused interventions under other initiatives of Apnalaya.

<sup>21</sup> Working paper on "Building Resilience among Urban Poor Women: Apnalaya's Initiatives in Livelihood and Micro-Enterprise Development" (Amrapali and Shachi 2025)

## Case Study

### Building a Secure Future: Access to Livelihood and Financial Stability

Rafina, a 35-year-old resident of Rafi Nagar, navigated multiple challenges before accessing government schemes and community support that helped improve her family's situation. Through Apnalaya's guidance, she successfully obtained a ration card and Aadhaar card, making the process of applying for the Unique Disability ID (UDID) card much smoother. The UDID card opened pathways to various government schemes, including financial allowances and livelihood support. While she applied for a sewing machine under a government scheme, the number of beneficiaries was limited, and she could not receive one immediately. However, she remains hopeful and is waiting for her turn.

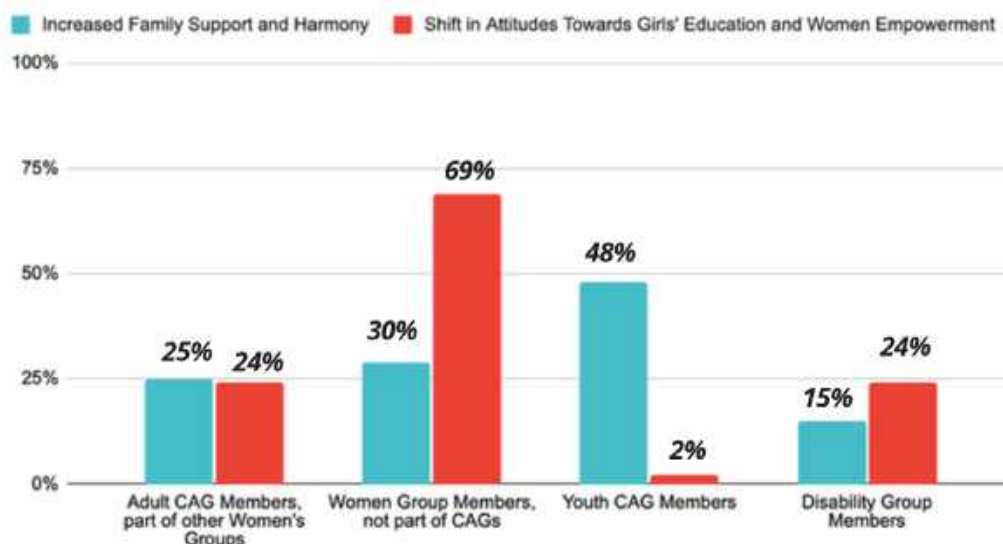
Beyond documentation support, Rafina's family has benefited in other ways. Her daughter, currently in the 10th grade, attends tuition classes conducted by Apnalaya, ensuring she stays on track with her studies. Meanwhile, her husband, who previously worked as a daily wage laborer, faced a major setback when he contracted tuberculosis. After undergoing nine months of treatment and recovering, the family received financial assistance of ₹10,000 from Apnalaya. This support allowed them to set up a small shop, providing a more stable source of income.

Reflecting on these changes, Rafina acknowledges how accessing essential documents and financial aid has helped her family work towards economic stability. The support received has not only strengthened their present situation but also given them the confidence to plan for the future.

## 16. Increased Family Support and Harmony

Increased family support emerged as members engaged with Apnalaya gained confidence and skills, transforming their dynamics within the household. Families began to see the benefits, such as financial stability and access to government schemes, leading to greater encouragement. This shift was also fueled by practical support and awareness. Members have reported that their families have become more supportive of children's education and personal growth. This increased support has created a more harmonious family environment and encouraged personal development.

Fig. 16: Increased Family Support and Harmony Reported Across Group





*"My husband used to forbid me from going to meetings. Now, he encourages me because he sees the benefits."*

*"My family consults me at home and seeks my opinion, even for matters like going to the police"*

*"My mother also attends the sessions, and as a result, the situation at home has improved significantly. There is now better communication and a more collaborative approach to decision-making, which has positively impacted our relationships. We have a greater sense of unity, and our daily routines have become more organized, with everyone contributing more effectively."*

### Case Study

#### **Stronger Family Dynamics with More Equitable Gender Roles and Joint Decision-Making**

Poonam had always believed that important family decisions should be made by men. However, after attending Apnalaya's sessions on gender roles and financial literacy, she began to understand the importance of her own involvement in household discussions, particularly around expenses and children's education. "Earlier, my husband didn't involve me in financial decisions, but after I learned more about budgeting and financial planning, I started bringing up the topic at home," she shared.

Poonam's newfound confidence and knowledge encouraged her to initiate discussions with her husband, suggesting they plan their budget together. Over time, her husband, seeing her growing understanding and proactive approach, became more open to collaborating on financial decisions. This shift in Poonam's role has not only increased her confidence but also led to healthier family dynamics, where both partners share responsibilities and make important decisions together.

## **17. Shift in Attitudes Towards Girls' Education and Women's Empowerment<sup>17</sup>**

Engagement through collectivisation programmes has led to a shift in attitudes toward girls' education and women's empowerment. Women reported that they have gained the confidence to advocate for their rights and their daughters' education. This change is also evident in how women are now taking active roles in decision-making in their families and at the community level. Families that once prioritized early marriage for girls now support their education. Parents are also more involved in their children's well-being, ensuring they receive proper education and nutrition. Through various training sessions, families have learned the importance of hygiene, mental well-being, and financial planning.



*"Before Apnalaya, my husband and in-laws didn't allow me to step out of the house. Now, after seeing my work and confidence, they support me."*

*"Women in our community now step out, attend meetings, and even travel alone to resolve issues. This was unthinkable before," noted one woman.*

*"Apnalaya has encouraged women in the community to come together, empowering themselves through shared experiences and collective action. This unity has strengthened their voices and made them more confident in addressing community issues."*

<sup>17</sup>More than the youth group, the highest shift on this indicator was reported among women's groups, with 69% reporting it. Comparative visual is included in Figure 16.

## Outcomes Reported by Other Stakeholders

### NGOs Working in the Region

Several NGOs work alongside Apnalaya to drive change in the area. Each organization plays a role in addressing various social issues, focusing on education, employment, health, civic engagement, and community empowerment. The organizations focus on providing educational support, vocational training, healthcare services, and community mobilization efforts. Through their work, they have established centers for learning, conducted awareness campaigns, and facilitated access to essential government services. Their collaboration with community members and other stakeholders has led to significant improvements in their literacy, employability, and overall well-being.

1. **Capacity Building and Training:** Apnalaya has trained volunteers who are now active in other NGOs working in the region. These volunteers bring skills and knowledge gained from Apnalaya to their new organizations, enhancing their effectiveness.
2. **Collaboration and Networking:** Apnalaya collaborates with other NGOs by referring or getting referred to cases, such as legal issues or health concerns, to them. Apnalaya participates in joint initiatives with local NGOs like organising exposure visits, community awareness programs, and health camps.
3. **Community Mobilization and Awareness:** Apnalaya has formed active CAGs that continue to work in the community even without direct Apnalaya involvement. These groups are trained in fundamental rights, duties, and how to engage with BMC, which benefits other NGOs working in the same area.
4. **Advocacy and Legal Support:** Apnalaya provides legal support and training to community members, which other NGOs rely on for handling legal cases and advocating for community rights.
5. **Sustainability and Continuity:** Apnalaya's presence in the region for decades has built trust and established a foundation for other NGOs to build upon. Apnalaya provides guidance and support to newer NGOs, helping them navigate the challenges of working in the Govandi and Shivaji Nagar areas. Apnalaya has empowered local leaders and volunteers who now lead initiatives in other NGOs, ensuring continuity and sustainability of community development efforts.
6. **Support to expand Health and Education Initiatives:** Apnalaya's health programs on issues such as pneumonia prevention and maternal care, have created a baseline of health awareness that other NGOs are expanding upon. Apnalaya's focus on education has encouraged other NGOs to prioritize schooling and skill development. For example, one of the organisation's efforts to get children into 10th and 12th grades is supported by the educational awareness created by Apnalaya.
7. **Resource Sharing and Support:** Apnalaya shares resources like training materials, contacts, and expertise with other NGOs, helping them implement their programs more effectively.

## Case Study

### Sharing of Resources Between Think New Foundation and Apnalaya

Think New Foundation and Apnalaya collaborated extensively to enhance community programs in Shivaji Nagar and Govandi. Apnalaya shared its training modules and materials on maternal and child health, nutrition, and early childhood care, enabling Think New Foundation to conduct more effective awareness sessions and health camps. Additionally, Apnalaya organized capacity-building workshops for Think New Foundation's staff and volunteers, focusing on communication, mobilization, and community engagement.

The two organizations also have a referral system in place, where Think New Foundation referred cases of high-risk pregnant women and malnourished children to Apnalaya's programs for follow-up care. They conducted nutrition programs and health camps, leveraging each other's strengths to maximize outreach and impact. This collaboration exemplifies how resource sharing and joint initiatives between NGOs can create a more holistic approach to addressing community needs and driving sustainable change.

## ASHA Workers

The Health & Disability (H&D) vertical of Apnalaya collaborates closely with ASHA workers through quarterly meetings in hospitals, where they share updates on their work, including the number of pregnant women registered and high-risk cases identified. Apnalaya's MSG groups facilitate meetings that focus on ANC, provide hospital referrals, and organize nutrition programs with community-driven initiatives like food stalls promoting dietary awareness during pregnancy. Apnalaya conducts training sessions for ASHA and Community Health Volunteers (CHVs) on mobilization, breastfeeding, body mapping, and communication strategies. These sessions equip health workers with better skills to engage the community and address their concerns effectively. These initiatives have led to the following outcomes for ASHA workers

1. **Increased Efficiency and Outreach:** Through Apnalaya's training sessions and collaboration, ASHA workers have gained better skills in mobilization, breastfeeding, and communication, allowing them to engage the community more effectively. This has led to an increase in awareness about healthcare and a decline in home deliveries in favor of hospital-based care.
2. **Improved Health Monitoring:** The height and weight measurement initiatives have resulted in better monitoring of children's health, particularly in tracking early signs of malnutrition. This has facilitated more timely interventions.
3. **Strengthened Community Trust:** ASHA workers, empowered by the training and resources provided by Apnalaya, are seen as more reliable and efficient, contributing to a stronger relationship between the community and healthcare providers.

## Anganwadi Workers

Through home visits in the community, Anganwadi workers identify children suffering from Severe Acute Malnutrition (SAM) and Moderate Acute Malnutrition (MAM), including those already enrolled in Anganwadi centers. These children receive further assistance as workers facilitate their access to medical treatment and nutritional support at municipal hospitals. Apnalaya, along with volunteers from the MSG Group, plays a vital role in this process by supporting Anganwadi workers in identifying and assisting children with MAM and SAM, ensuring they receive the necessary care and intervention. Apnalaya has also supported Anganwadi centers in identifying suitable community spaces to set up learning hubs, ensuring that children have access to a nurturing and stimulating educational environment.

1. **Enhanced Nutrition and Health Monitoring:** Apnalaya has supported Anganwadi workers in identifying and assisting children with Severe Acute Malnutrition (SAM) and Moderate Acute Malnutrition (MAM), improving access to medical treatment and nutritional support. Apnalaya, along with the MSG Group, plays a crucial role in recording this data to ensure a more comprehensive and holistic approach. By systematically tracking growth patterns, they expand their reach within the community, ensuring more children receive the care they need. This proactive approach has reduced malnutrition-related fatalities.
2. **Streamlined Responsibilities:** In urban settings, the standard ratio is one Anganwadi Centre (AWC) for every 800 people. However, due to the high population density in Shivaji Nagar, this ratio exceeds the expected limit, placing a greater burden on Anganwadi workers. To address this challenge, Apnalaya, along with its CCC and MSG volunteers, has stepped in to share responsibilities and support the workers. Their collective efforts have helped ease the workload, ensuring more efficient service delivery and better support for the community. Apnalaya helps streamline responsibilities by designating specific lanes to Anganwadi workers while volunteers cover other areas within the community. This collaborative approach ensures comprehensive outreach, with both groups sharing data to enhance the effectiveness of their interventions.

## BMC Workers

Apnalaya works closely with BMC workers to improve waste management, hygiene, and overall community health in the region. Through its collaboration, Apnalaya encourages active participation from community members in reporting issues like drainage blockages and waste disposal. This partnership has fostered a stronger relationship between the community and BMC workers, ensuring quicker resolutions and more effective management of local issues.

1. **Improved Complaint Resolution:** Community members, empowered by Apnalaya's guidance, now play a more active role in reporting and addressing local issues, such as drainage blockages, which has led to quicker responses from BMC officials. This has improved overall waste management and hygiene in the area.

2. **Increased Awareness and Responsibility:** Community members are actively managing waste by disposing of it in designated dumping areas instead of leaving it on the streets. This initiative reduces the workload for officials and helps maintain cleaner lanes. Their efforts contribute to better waste management and overall hygiene in the area. With community members taking more responsibility, the frequency of cleaning has increased. When waste accumulates, residents promptly raise complaints, keeping officials informed and ensuring quicker action to maintain cleanliness.
3. **Reduced Vector-Borne Diseases:** Officials have reported a reduction in insect-borne diseases due to cleaner streets and improved diets among community members. Previously, numerous breeding spots for flies and mosquitoes contributed to health issues, but better waste management has helped control them.

## School Stakeholders

Apnalaya plays an integral role in supporting local schools by improving access to education, enhancing academic performance, and promoting community involvement. Their efforts include providing tuition support, raising awareness about the importance of education, and facilitating parental involvement through meetings and sessions. Apnalaya also supports schools with essential resources, helping ensure that children from disadvantaged backgrounds have the materials they need to succeed.

1. **Improved Access to Education:** The school staff shared that during the COVID crisis, Apnalaya helped by paying fees for select students who were unable to afford them. The staff at Prajasattak School mentioned that they award scholarships to students who score more than 80% in their tenth board exams. As part of this scholarship, students receive tuition fee coverage for the next five years along with a mobile phone to support their education.
2. **Academic Support:** The tuition classes, spoken English classes, and computer classes have been highly beneficial for school students, significantly improving the success rate of students passing from the school. These initiatives have also sparked greater curiosity and interest in studies among students. In particular, girl students have become more empowered, and their parents have also shown increased enthusiasm. It was shared that many parents now aspire for their children to learn and communicate in English, recognizing the value of English education for their future.
3. **Increased Parental Involvement:** Apnalaya has facilitated more active parental involvement in their children's education by conducting regular meetings and sessions. This has led to better engagement between parents and teachers, enhancing students' academic performance.
4. **Empowered Students:** Students who attend the tuition classes conducted by Apnalaya have shown improved academic performance, scoring higher in their exams. It was shared that students who participated in Apnalaya's computer classes are now assisting teachers in schools with conducting classes, thereby reducing the burden on the teachers. This has not only enhanced the students' skills but also fostered a sense of responsibility and contribution within the school community.

5. **Improved Resource Availability:** Apnalaya's provision of essential school supplies, such as books, stationery, and uniforms, has alleviated the financial burden on families, allowing children to continue their education without hindrance.

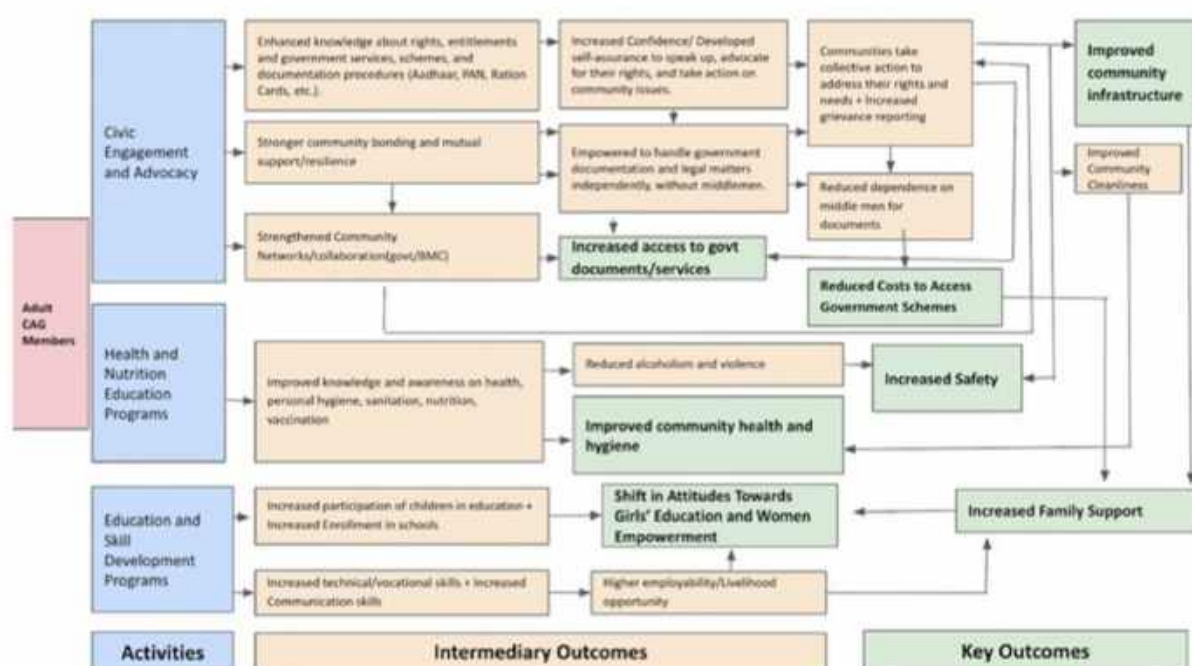
## 2.3. EVIDENCING OUTCOMES

### 1. Adult CAG Members, Part of Other Women's Groups

The Adult Citizen Action Groups (CAGs) have led to lasting changes in the lives of their members, creating a ripple effect that spans from individual empowerment to larger community transformation. The change for adults resulted in enhancing their knowledge about their rights, government services, and essential documentation procedures such as Aadhaar, PAN, and Ration Cards. This foundational knowledge builds their confidence and self-assurance, enabling them to advocate for their rights and take collective action on community issues. As a result, there is an increase in grievance reporting and stronger community networks, which facilitate better access to government services and reduce reliance on middlemen. These changes lead to tangible improvements in community infrastructure and cleanliness, fostering a more resilient and self-reliant community.

Additionally, the empowerment of adults through these initiatives results in improved community health and hygiene, as well as a reduction in alcoholism and violence. The strengthened community networks and collaboration with government bodies ensure that these improvements are sustained over time. By handling government documentation and legal matters independently, adults gain a sense of autonomy and empowerment, which further enhances their ability to contribute positively to their communities. The overall outcome is a more informed, confident, and proactive adult population that drives collective progress and development.

Fig. 17: Chain of Change for Adult CAG Group Members, and those who are part of other Women Groups



## Negative Outcomes for Adult CAG Members, Part of other Women's Groups

**Family Backlash and Restrictions:** Women face resistance from family, especially husbands, due to the time commitment required for Apnalaya's activities. As one woman member shared, "My husband was not that supportive. Because meetings and training of Apnalaya take a lot of time." Household chores and childcare often fall solely on them, making attendance difficult. The lack of understanding about these programs adds to the challenge. Women struggle to balance participation with domestic duties, facing criticism and pressure.

**Resistance from Non-Participating Community Members:** Community members, especially those unaware or not participating in Apnalaya's initiatives, were initially opposed to participation in Apnalaya's programs, believing them to be a waste of time. Social norms and economic pressures led some to discourage others from joining, prioritizing immediate income over long-term empowerment. As one member shared, "In our community, many members don't feel good about our association with Apnalaya as they feel it is a waste of time, and that we should focus more on earning a livelihood." This mindset made it difficult for women to engage, as they faced skepticism and pressure to abandon their involvement.

**Unmet Expectations from Apnalaya:** Community members expected Apnalaya to provide direct assistance in securing government benefits and were disappointed when they only received guidance instead of active support. As one female member shared, "Yes, my husband is angry with me now. We joined Apnalaya hoping that it will help us. My husband is angry because Apnalaya didn't help to solve my ration card issues." This unmet expectation led to discouragement, making it harder for some to justify their participation. While Apnalaya provides information on legal documentation and government schemes, it does not directly assist in acquiring necessary documents. This poses challenges for those with health issues or limited mobility, making it difficult for them to complete the process. As one member expressed, "The organisation just gives information and doesn't help the people to make their documents. Only people who can travel a lot have their documents done." Without hands-on support, many struggle to navigate the system, limiting their access to essential services and benefits.

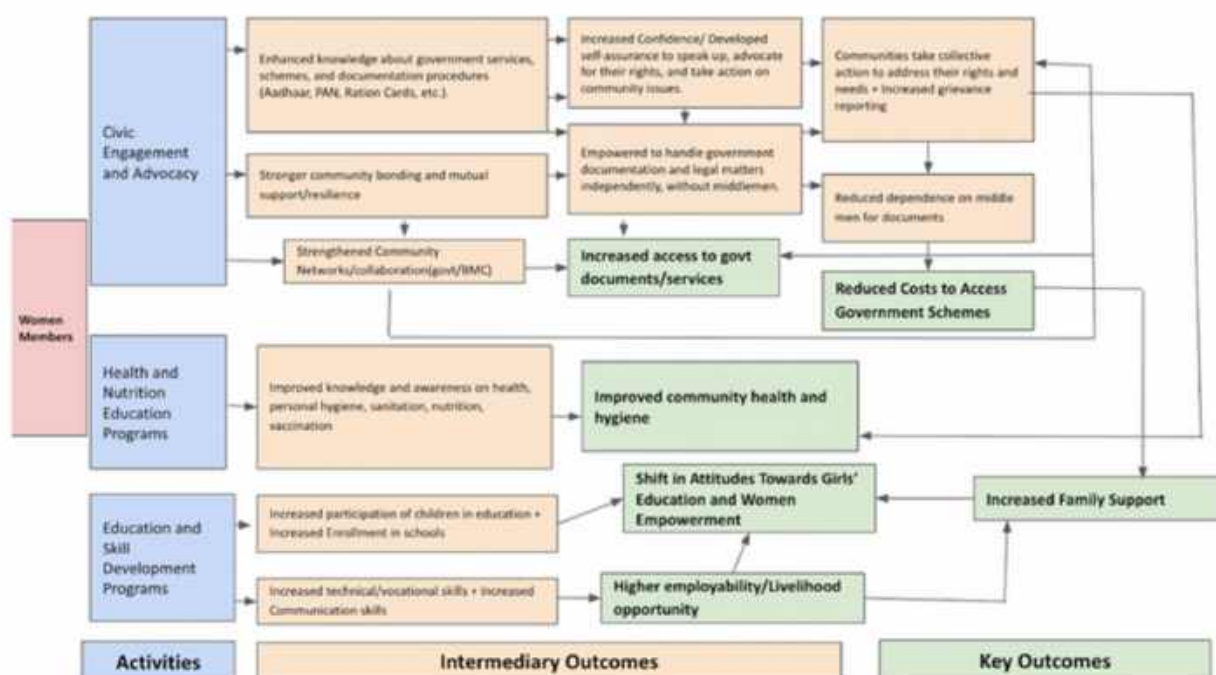
**Accusations and Misinformation from the Non-Participating Community:** Some people in the Non-Participating community misunderstand the intentions of those working with Apnalaya, assuming they were benefiting financially or keeping better resources for themselves. As one member recalled, "During the COVID time, when we used to distribute rations door-to-door, people in the area would say that we were keeping better or separate rations for ourselves and giving them something different." Others questioned their motives, as another shared, "People in the community keep asking her whether she's doing all this for money, and she keeps telling them that she's doing it to create awareness and share information." These misconceptions created challenges, making it difficult for volunteers to gain trust and continue their work without scrutiny.

## 2. Women in Mother Support Groups (MSGs), Community Childcare Centers (CCCs), and Self-Help Groups (SHGs), not Part of CAGs

The Chain of Change for members of Women Groups, but not part of CAGs, focuses on shifting societal attitudes towards girls' education and women's empowerment. By increasing awareness and participation in education and skill development programs, women gain valuable technical and vocational skills that enhance their employability and economic independence. This empowerment leads to improved family support and harmony, as women become more active contributors to household decision-making and financial stability. The reduction in alcoholism and violence within the community further underscores the positive impact of these initiatives on overall community health and well-being.

Moreover, the strengthened community networks and collaboration with government bodies ensure that women's rights and needs are adequately addressed. The increased knowledge and awareness about health, personal hygiene, sanitation, and nutrition contribute to better community health outcomes. Women's active participation in education and skill development programs not only benefits them individually but also has a ripple effect on their families and communities. The overall outcome is a more empowered, educated, and healthy female population that drives positive change and development within their communities.

Fig. 18: Chain of Change for Women Groups Members, who are not part of CAGs



## Negative Outcomes for Adult CAG Members, Part of other Women's Groups

**Safety and Security Issues:** Community-led efforts to improve water and electricity face political resistance. As one member noted, "Some political issues arise when people try to work on water and electricity connections." Power dynamics and local interests obstruct progress, limiting meaningful change. While conditions have improved, these barriers still hinder access to essential services, leaving the members struggling to overcome systemic challenges.

**Lack of Family Support:** Women reported that though they eventually gained family support, they initially faced strong resistance from husbands and relatives who viewed Apnalaya's work with skepticism. Traditional gender roles led families to see their participation as neglecting household duties. Some husbands imposed restrictions, while others resorted to violence. As one member shared, "When I initially joined Apnalaya as a volunteer, my husband was against me going outside and even used to beat me." Fear of backlash and social stigma made it difficult for women to continue, forcing them to negotiate with family members. Their persistence gradually changed perceptions, leading to greater acceptance and encouragement. The struggle for autonomy and respect still continues for others.

**Financial Barriers and Misconceptions:** Community members assume that services linked to Apnalaya should be free, especially the Child Care Center (CCC). As one member shared, "Because CCC is connected to Apnalaya, many people think that we should provide the service free of cost and question why we charge any amount." This misunderstanding creates mistrust and makes it difficult to sustain essential services. Financial aid is also limited, particularly for maternal health, which leaves some feeling excluded. "Organization helps only for the first pregnancy and not for second or third pregnancies," one community member noted. While this policy prioritizes the most vulnerable, it often disappoints those in need of continued support. These challenges increase the importance of raising awareness about Apnalaya's operations so that people develop realistic expectations about the services available.

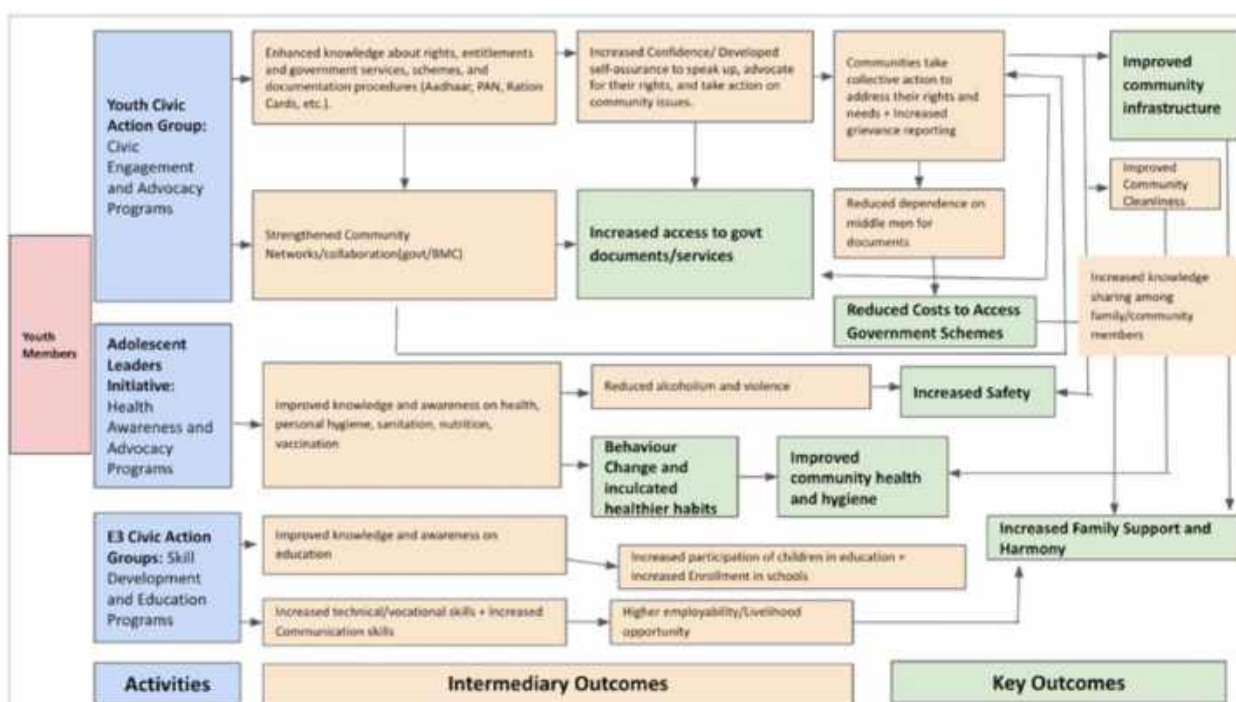
**Resistance from Pregnant Women:** Pregnant women often resisted health advice, believing they already knew how to care for themselves, which made it difficult to introduce new practices. One volunteer shared, "When I talk to pregnant women about how to take care of their health, they tell me, 'We already know how to take care of ourselves.'" Traditional beliefs and a reluctance to accept outside guidance played a role in this resistance. Efforts to promote hygiene and safe pregnancy practices faced similar pushback. Another volunteer recalled, "When I spoke to women in my area about taking care of themselves during pregnancy and keeping the Chawl clean, they said, 'We already know how to take care of ourselves, don't tell us.'" Generational knowledge and community norms shaped these attitudes, making behavioral change challenging. Building trust, demonstrating the benefits of good health practices, and engaging family members helped create gradual acceptance.

### 3. Youth at Adolescent Groups (MNCH), E3 Volunteers, and Youth CAG Members

The Chain of Change for Youth Groups emphasizes civic engagement and advocacy, with a focus on enhancing knowledge about government schemes and documentation. This empowerment enables youth to advocate for their rights and take collective action on community issues, leading to improved community infrastructure and cleanliness. The increased participation in education and skill development programs boosts their employability and communication skills, preparing them for future livelihood opportunities. The outcomes include stronger community bonding, reduced crime, and the adoption of healthier habits, contributing to a safer and more supportive environment for youth.

The strengthened community networks and collaboration with government bodies ensure that the needs and rights of youth are adequately addressed. The reduction in alcoholism and violence within the community further underscores the positive impact of these initiatives on overall community health and well-being. By gaining technical and vocational skills, youth are better equipped to contribute to their communities and drive positive change. The overall outcome is a more informed, confident, and proactive youth population that is prepared to take on leadership roles and contribute to the sustainable development of their communities.

Fig. 18: Chain of Change for Women Groups Members, who are not part of CAGs



## Negative Outcomes in Youth Group Members

**Family Restrictions and Gender Barriers:** Women and girls faced strong opposition from their families when they tried to participate in Apnalaya's programs. Fathers refused to let their daughters step out, citing safety concerns, while others dismissed these initiatives as a waste of time. Families saw no value in their participation and restricted them from engaging. A young girl shared her struggle, saying, "My mother never allowed me to go anywhere and constantly stopped me from attending sessions. Only after seeing changes in me did she finally stop opposing it. My father, on the other hand, still refuses to accept it, believing the area is unsafe for girls." Even when women gained confidence and skills, full acceptance remained a battle, with families clinging to outdated beliefs and restricting their independence.

**Social Challenges and Harassment:** Female participants faced criticism and gossip from the community for being associated with Apnalaya. People questioned their involvement and often made discouraging remarks, making it harder for them to continue their work with confidence. Beyond verbal comments, some also faced disruptions while working. A volunteer shared, "While doing her job, she faced disturbances from boys in the community who would play loud DJ music near the community center and stare at her." These actions created an uncomfortable environment, but she chose to ignore them and stay focused. Despite these challenges, participants continued their work.

**Lack of Participation from Some Community Members:** While Apnalaya has raised awareness, not everyone in the community applies what they learn. A community member observed, "Only 20% of people follow the knowledge and information shared by Apnalaya. The other 80% are unable to because of their difficult lifestyles. Many work as laborers and do not pay attention to their children." The struggle to balance survival with personal development prevents many from making lasting changes, limiting the overall impact of awareness efforts.

**Personal Sacrifices and Time Constraints:** Balancing personal life with responsibilities at Apnalaya was challenging for group members. Their commitment to community work often came at the cost of personal time, leading to strained relationships with friends and added pressure from family and society. A volunteer shared, "Because of Apnalaya and training, I don't find time to spend with my friends, and that's why they don't like Apnalaya." The lack of free time made it difficult to maintain social connections, sometimes creating resentment.

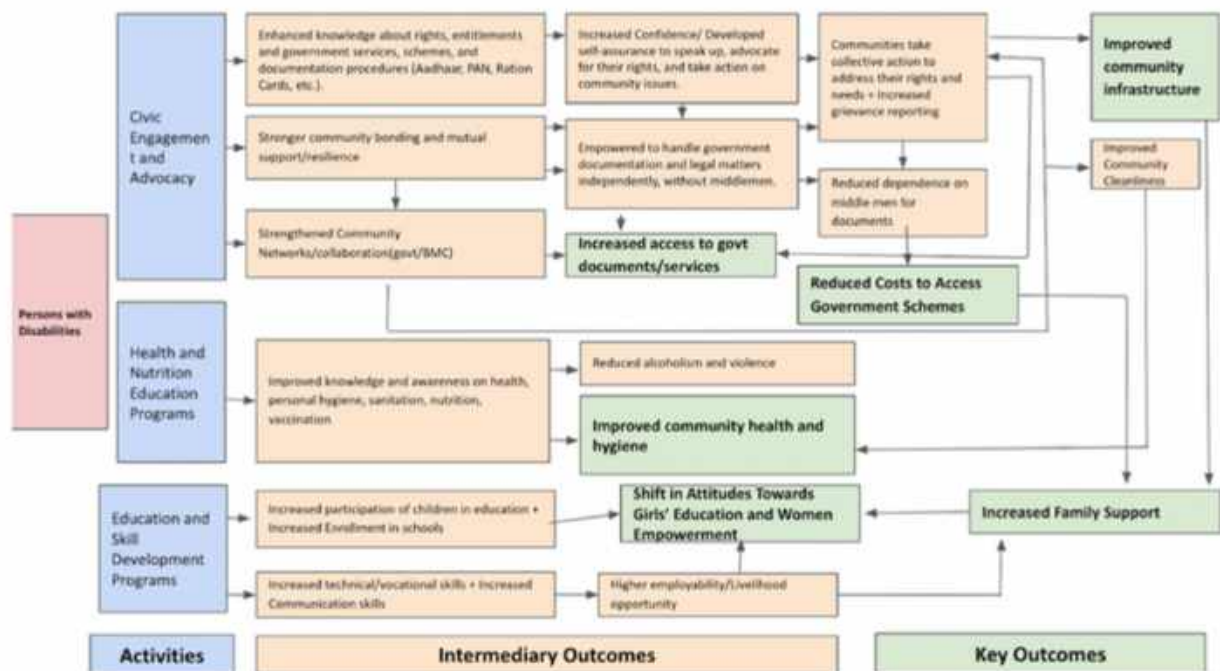
**Cultural and Educational Taboos:** Topics like reproductive health and menstruation are considered sensitive in the community. When discussed in Apnalaya's sessions, participants often faced strong reactions at home. A female volunteer shared, "During Apnalaya's sessions, we were taught about reproductive systems and menstruation. Later, when I discussed it with my family, they got furious and immediately came to the center. Then Archana ma'am had to step in and explain to my mother why it's important to be aware of such things." Misunderstandings around these topics created resistance, making it necessary to address concerns and emphasize the value of education in breaking taboos.

## 4. Disability Group

The Chain of Change for the Disability Group showcases how Apnalaya improves access to government services and documentation, reducing dependence on middlemen and enhancing the autonomy of individuals with disabilities. By gaining enhanced knowledge and confidence, individuals with disabilities are empowered to handle legal matters independently, leading to increased access to government schemes and improved community infrastructure. The strengthened community networks and collaboration with government bodies ensure that the specific needs and rights of individuals with disabilities are adequately addressed, fostering a more inclusive and supportive community.

Furthermore, the initiatives focused on health and hygiene education contribute to better community health outcomes for individuals with disabilities. The reduction in alcoholism and violence within the community further underscores the positive impact of these initiatives on overall well-being. By gaining technical and vocational skills, individuals with disabilities are better equipped to contribute to their communities and achieve greater economic independence.

Fig. 18: Chain of Change for Women Groups Members, who are not part of CAGs



## Negative Outcomes for Disability Group Members

**Discontinuation of Medicine Expense Reimbursement:** Apnalaya has stopped refunding medicine expenses, adding financial strain on families who relied on this support. The sudden discontinuation has left many struggling to afford necessary medications. A member shared, "I am no longer getting a refund for my medicine expenses, and I don't know why they stopped it." The lack of clarity around this decision has caused confusion and hardship for those who depended on the assistance.

**Financial Instability and Funding Issues:** Budget cuts directly impact programs supporting disabled volunteers, reducing or eliminating essential resources. When funding is limited, their ability to continue working and participating is severely affected. A volunteer shared, "I feel the organization is no longer the same, as budget cuts have affected the help we used to receive." The lack of financial support creates barriers to accessibility, limiting opportunities for meaningful engagement.

## Well-Defined Outcomes for Stakeholder Groups

To ensure SROI calculations, we refined and grouped outcomes to prevent double counting and ensure each represents a distinct and measurable transformation. This approach follows Grounded Theory, where qualitative data is analyzed to construct logical outcome chains that capture the full pathway of change—from awareness to behavior shifts to systemic improvements. The process involved:

- **Grouping Similar Outcomes:** Recognizing that stakeholders describe changes in different ways, we consolidated overlapping outcomes while preserving their core meaning.
- **Creating a Chain of Events:** Mapping dependencies between outcomes to ensure logical flow and completeness. For example, gaining knowledge about government schemes leads to increased confidence, which then results in direct engagement with governance systems instead of reliance on middlemen.
- **Stopping at the Most Meaningful Change:** Identifying when an outcome is absolute enough to be considered material. This ensures the outcomes we measure truly reflect long-term impact rather than isolated steps in the process.
- **Ensuring Representativeness:** Aggregating similar experiences to maintain clarity while preserving individual stakeholder voices.

This structured refinement allows for clearer impact measurement, stronger stakeholder-driven insights, and a more credible SROI analysis that accurately reflects the real changes experienced in the community. The rationale for each well-defined outcome is outlined and detailed in Annex 4.

Table 4: Well-Defined Outcomes and Percentages of Responses for Each Group

| Well-Defined Outcomes as reported by percentage of respondents across Groups                                                                               | Adult CAG    | Women Groups | Youth Groups | Disability Group |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|------------------|
| Citizens independently manage official processes, reducing corruption and informal costs while strengthening direct engagement with governance structures. | 73%          | 48%          | 30%          | 79%              |
| Community members access government schemes directly, increasing their financial and social security                                                       | 57%          | 41%          | 12%          | 82%              |
| Communities achieve cleaner environments, reducing disease outbreaks and improving public health.                                                          | 46%          | 33%          | 45%          | 18%              |
| Sustained improvements in community infrastructure enhancing accessibility and quality of life.                                                            | 25%          | 6%           | 8%           | 6%               |
| Continued Education of Adolescents                                                                                                                         | 19%          | 39%          | 18%          | 32%              |
| Women experience economic upliftment, with increased financial stability and better employment opportunities.                                              | 11%          | 38%          | 2%           | 18%              |
| Access to free public transport                                                                                                                            | Not Reported | Not Reported | Not Reported | 15%              |

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## 2.4 MONETISING OUTCOMES

To estimate the total value of benefits generated through Apnalaya's interventions, seven key outcomes were selected for monetisation based on their relevance, materiality, and availability of reliable data. Each outcome is linked to a financial proxy that represents the economic value of the change experienced by the four groups. These proxies are grounded in primary data from the field survey and, where needed, supported by credible secondary sources. The table below outlines each outcome, its associated financial proxy, calculation logic, and source of data. Together, these formed the basis for calculating the overall Social Return on Investment (SROI) ratio.

*Table 5: Outcomes and Financial Proxy Details and Source for Numbers*

| Outcome                                                                                                                                     | Financial Proxy Detail                                                      | Financial Proxy (Mean)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Source                                                                                                                                                                                                                 |
|---------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Citizens independently manage official processes, reducing informal costs while strengthening direct engagement with governance structures. | Average cost saved per person by directly applying for government documents | The estimated <b>average one-time cost saved per person is Rs 10,964</b> , as individuals avoid <b>paying middlemen</b> for government documents. This figure is based on the average costs paid to intermediaries (agents or middlemen) for acquiring documents like Aadhaar (~Rs 5,000), Ration cards (~Rs 10,000), and other documents such as Marriage Certificates, PAN cards, and Voter IDs.                                                                                                                                                                                            | Survey Data                                                                                                                                                                                                            |
| Community members access government schemes directly, increasing their financial and social security                                        | Total savings from recurring and one-time government schemes                | The total estimated <b>benefits saved per household over three years is Rs 1,32,833</b> . This amount is calculated by combining the <b>recurring monthly benefits (Rs 45,000)</b> from government schemes such as food subsidies, pensions, and disability allowances, along with <b>one-time benefits (Rs 87,833)</b> from schemes like the PM Matru Vandana Yojna, Mahatma Jyotirao Phule Jan Aarogya Yojna, and the Mahajyoti Scholarship Scheme. The calculation reflects the financial savings reported by respondents who accessed these government services over a three-year period. | <ul style="list-style-type: none"> <li>- Survey Data</li> <li>- Indira Gandhi National Disability Pension Scheme (myscheme.gov.in)</li> <li>- Sanjay Gandhi Niradhar Pension Scheme (mumbaisuburban.gov.in)</li> </ul> |

|                                                                                                               |                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Communities achieve cleaner environments, reducing disease outbreaks and improving public health.             | Average healthcare cost savings per individual per month due to improved health awareness, better health management practices, and reduced exposure to sanitation-related diseases | The estimated <b>overall total healthcare cost savings per household over three years is Rs 28,908</b> . This is based on an average healthcare cost saving of Rs 803 per household per month, calculated by multiplying the monthly savings (Rs 803) by 36 months.                                                                                                                          | Apnalaya report: Living conditions of the urban poor - a study on all 10 wards                                                                                                                     |
| Sustained improvements in community infrastructure, enhancing accessibility and quality of life.              | Cost savings in water and electricity due to improved infrastructure                                                                                                               | The estimated <b>total cost saved per household over 24 months due to improvements in water and electricity infrastructure is Rs 28,380</b> . This includes monthly savings of Rs 870 on water expenses through formal supply, a one-time saving of Rs 2,500 on informal water connection charges, and Rs 5,000 saved by avoiding broker fees for setting up a legal electricity connection. | Apnalaya report: Unpacking the complexities of sanitation in Shivaji Nagar<br><br>Apnalaya report: Living conditions of the urban poor - a study on all 10 wards                                   |
| Continued Education of Adolescents                                                                            | Avg cost saved on education support offered by Apnalaya                                                                                                                            | The estimated <b>total cost saved per household over 36 months due to continued education support provided by Apnalaya is Rs 40,500</b> . This includes monthly savings of Rs 1,000 for English tuition and a one-time saving of Rs 4,500 for computer tuition.                                                                                                                              | From Survey Data                                                                                                                                                                                   |
| Women experience economic upliftment, with increased financial stability and better employment opportunities. | Estimated Income earned by women                                                                                                                                                   | <b>The estimated income earned per woman over 36 months is Rs 1,70,532</b> , based on an average monthly earning of Rs 4,737. This is calculated using midpoint values for different income categories from the survey data, including women earning less than Rs 5,000, between Rs 5,000-10,000, Rs 10,000-15,000, and more than Rs 15,000 per month.                                       | Internal data shared by Apnalaya - Working Paper on "Building Resilience among Urban Poor women: Apnalaya's Initiatives in Livelihood and Micro-Enterprise Development" (Amrapali and Shachi 2025) |

|                                 |                                                                            |                                                                                                                                                                                                                                           |                                                                                   |
|---------------------------------|----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Access to free public transport | Average one-time cost savings from utilizing a monthly bus pass in Mumbai. | The <b>one-time cost saved per person over 36 months from utilizing a monthly bus pass in Mumbai is Rs 32,400</b> . This is based on the cost of Rs 900 for a monthly pass, which provides a more affordable travel option for commuters. | LiveMint - Mumbai BEST Announces Price Hike. Article published on 2nd March 2024. |
|---------------------------------|----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|

## 2.5. DISCOUNTING OUTCOMES

Social Return on Investment (SROI) analysis involves considering various factors that influence the outcomes achieved, including deadweight, displacement, drop-off, and attribution. These elements play a pivotal role in determining the true social and financial benefits generated by an intervention program. Deadweight helps us estimate what would have occurred without the program, while displacement measures the extent to which the program may have substituted other positive changes. Drop-off acknowledges the natural decline in program results over time. Attribution discount, on the other hand, recognizes that program outcomes are influenced by a complex interplay of factors beyond the program's control. By systematically considering these factors and applying appropriate discount rates, the SROI analysis provides a more accurate representation of the program's actual social and financial benefits while considering the complex dynamics involved in social interventions.

### 2.5.1. Deadweight

Deadweight refers to the portion of outcomes that would have occurred even without the specific intervention. In the context of the provided information, deadweight accounts for the natural progress or existing efforts that contribute to the observed changes. Deadweight highlights the importance of distinguishing between changes driven by the intervention and those that would have occurred anyway, ensuring a more accurate assessment of the intervention's true impact.

<sup>23</sup>The amount here pertains only to Disability group members who received free government travel passes through Apnalaya's support

*Table 6: Outcomes, Deadweight Percentages and Rationale*

| Outcome                                                                                                                                                    | Deadweight | Rationale                                                                                                                                                                                                                                                                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Citizens independently manage official processes, reducing corruption and informal costs while strengthening direct engagement with governance structures. | 20%        | While improvements in governance and digitalization of official processes (e.g., online portals for documents) might have enabled citizens to manage some tasks independently, these are typically underutilized without active guidance or support. NGOs like Apnalaya reach out to people at the grassroots level and spread information, and communities eventually benefit from it. |
| Community members access government schemes, increasing their financial and social security                                                                | 10%        | Many government schemes are widely publicised, and community members may have accessed some of these independently through local government camps (like camps organised by local MLAs and other representatives) or digital resources.                                                                                                                                                  |
| Sustained improvements in community infrastructure, enhancing accessibility and quality of life.                                                           | 12%        | While government infrastructure programs (such as building of roads, water supply connections, street light installations) might have contributed to improving infrastructure in some areas, these efforts often lack the community-driven approach that ensures relevance and sustainability, which was a focus of the intervention.                                                   |
| Communities achieve cleaner environments, reducing disease outbreaks and improving public health.                                                          | 5%         | Public health awareness and government health initiatives, such as vaccination drives or sanitation programs, may have contributed to some health improvements. People refer to the offices of local government and representatives for cleanliness and health-related problems. Apnalaya's support is still high in the redressal of these grievances.                                 |

|                                                                                                               |     |                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------------------------------------------------|-----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Continued Education of Adolescents                                                                            | 10% | Campaigns and increased media exposure would have influenced attitudes towards education and women's empowerment to some extent. However, a shift in deep-rooted cultural norms would have been limited without localized, targeted intervention.                                                                                                                |
| Women experience economic upliftment, with increased financial stability and better employment opportunities. | 5%  | While some women have found employment opportunities independently, the number remains limited. The issue of economic upliftment persists across multiple clusters in the area. Apnalaya's initiatives such as SHGs and CCCs continue to play a crucial role in driving economic upliftment, financial stability, and better employment opportunities for women. |
| Access to free public transport <sup>23</sup>                                                                 | 2%  | Apnalaya is the main organization actively working on interventions for PWDs. Some awareness spreads through word of mouth when beneficiaries share their experiences.                                                                                                                                                                                           |

## 2.5.2. Attribution

Attribution refers to the portion of outcomes that can be credited to the efforts of external stakeholders, such as government programs, other NGOs, or broader socio-economic changes, rather than the specific intervention being evaluated. It helps in understanding how much of the observed change was influenced by factors outside the intervention's direct control. For example, in the case of citizens independently managing official processes, 5% of the outcome is attributed to government digitization initiatives and civil society efforts promoting transparency. Similarly, 20% of community members accessing government schemes is attributed to government campaigns like Jan Dhan Yojana and awareness drives by other NGOs. Attribution highlights the collaborative nature of development outcomes, where multiple actors contribute to achieving shared goals, even if indirectly. It also underscores the importance of recognizing external influences when assessing the impact of an intervention, ensuring a fair and comprehensive evaluation of its effectiveness.

*Table 7: Outcomes, Attribution Percentages and Rationale*

| Outcome                                                                                                                                                    | Attribution | Rationale                                                                                                                                                                                                                                                                                                                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Citizens independently manage official processes, reducing corruption and informal costs while strengthening direct engagement with governance structures. | 5%          | Efforts by other stakeholders, such as government digitization initiatives (e.g., e-governance platforms, local government helplines) and civil society organizations promoting transparency and accountability, could have contributed to this outcome.                                                                           |
| Community members access government schemes, increasing their financial and social security                                                                | 20%         | Government programs and financial inclusion campaigns, and awareness drives by local political representatives and other NGOs play a role in helping communities access schemes. These complementary efforts improved scheme outreach and contributed to the outcome.                                                              |
| Sustained improvements in community infrastructure, enhancing accessibility and quality of life.                                                           | 10%         | Government programs and projects focusing on infrastructure improvements have contributed to this outcome. While efforts from local government and government representatives play a role, the overall government intervention remains insufficient to fully address infrastructure needs, especially in high-density populations. |
| Communities achieve cleaner environments, reducing disease outbreaks and improving public health.                                                          | 10%         | Law enforcement agencies contribute to better safety outcomes. Additionally, initiatives by other NGOs focusing on gender safety and violence prevention indirectly impacted community safety levels.                                                                                                                              |

|                                                                                                               |     |                                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------------------------------------------------|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Continued Education of Adolescents                                                                            | 20% | National-level campaigns (e.g., Beti Bachao Beti Padhao), media coverage, and programs by other NGOs promoting gender equality and education play a role in shifting societal attitudes. Additionally, local community influencers and awareness drives amplified these changes. |
| Women experience economic upliftment, with increased financial stability and better employment opportunities. | 20% | Government skill development and employment programs as well as microfinance initiatives (on savings, financial literacy) by other NGOs and financial institutions contributed to economic upliftment. Local market forces and regional economic trends also played a role.      |
| Access to free public transport                                                                               | 2%  | Contribution from other NGOs in the region is low wrt PwDs. Apnalaya's role in this regard remains significant.                                                                                                                                                                  |

### 2.5.3. Benefit Period and Drop Off

Drop-Off refers to the gradual decline in the benefits or outcomes of an intervention over time after the initial period of impact. It accounts for the natural erosion of effects due to external factors, lack of sustained effort, or changes in circumstances. For example, in the case of citizens independently managing official processes, there is no drop-off for the first three years, as the knowledge and skills acquired persist. However, a 10% drop-off thereafter reflects minor declines due to changes in governance structures or individual circumstances. Similarly, for community members accessing government schemes, a 30% drop-off after three years accounts for potential lapses in re-registration or changes in eligibility criteria. Drop-off helps in understanding the sustainability of outcomes and the need for ongoing support to maintain the benefits of an intervention.

*Table 8: Outcomes, Drop-Off Percentages and Rationale*

| Outcome                                                                                                                                                    | Benefit period and drop off                               | Rationale                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Citizens independently manage official processes, reducing corruption and informal costs while strengthening direct engagement with governance structures. | 3 years; no drop off for 3 years; 10% drop off thereafter | Once citizens are equipped with the knowledge and skills to navigate official processes (e.g., documentation), these competencies persist over time. While minor drop-offs can occur due to changes in governance structures or individual circumstances, the core skill set remains intact, keeping the drop-off value low. As many in the area are migrants, many move out after some years. This also is considered as one reason for the drop-off. |
| Community members access government schemes, increasing their financial and social security                                                                | 3 years; no drop off for years; 30% drop off thereafter   | Once individuals access government schemes, these benefits often continue with minimal additional effort (e.g., pensions, subsidies). Drop-offs may occur due to lapses in re-registration or changing eligibility criteria, change in the government might lead to discontinuation of benefits, this captures low drop-off rates.                                                                                                                     |
| Sustained improvements in community infrastructure, enhancing accessibility and quality of life.                                                           | 2 years; no drop off for 2 years; 20% drop off thereafter | Infrastructure (e.g., roads, streetlights) naturally requires periodic repair and maintenance. While informed and empowered communities may advocate for and sustain improvements, some degradation or lack of sustained action may lead to a moderate drop-off. Hence, a 20% drop-off reflects potential challenges in long-term upkeep.                                                                                                              |

|                                                                                                               |                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Continued Education of Adolescents                                                                            | 3 years; no drop off for 3 years; 40% drop off thereafter | School enrollment rates are already low, and dropouts are a common challenge within schools as well. Without consistent support during adolescence—a crucial stage for educational retention—dropout rates are likely to rise. Since Apnalaya's efforts are mainly focused on intervention and support, the estimated drop-off is set at 40%, reflecting the significant risk of increased dropouts without continued engagement. |
| Women experience economic upliftment, with increased financial stability and better employment opportunities. | 3 years; no drop off for 3 years; 10% drop off thereafter | Sustained economic benefits require consistent opportunities and market access. Since the programs for livelihood and economic upliftment usually provide longer training on entrepreneurial skills. A drop-off of 10% is considered.                                                                                                                                                                                             |
| Access to free public transport                                                                               | No drop off                                               | Since most of the benefits serve throughout lifetime, no drop off is considered.                                                                                                                                                                                                                                                                                                                                                  |

### 2.5.4. Displacement

Displacement occurs when the value experienced by program participants prevents other stakeholders from benefiting from similar opportunities. It refers to the unintended negative consequences or shifts that occur as a result of an intervention, where benefits for one group may lead to adverse effects for another. For example, in the case of citizens independently managing official processes, a 10% displacement is observed as the reduced reliance on middlemen impacts their income, as they previously played a key role in navigating complex systems. Displacement highlights the importance of considering the broader impact of interventions to ensure that positive outcomes do not inadvertently harm other groups or sectors.

*Table 9: Outcomes, Displacement Percentages and Rationale*

| Outcome                                                                                                                                                    | Displacement | Rationale                                                                                                                                                                                                                                                                                                                                                                                                            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Citizens independently manage official processes, reducing corruption and informal costs while strengthening direct engagement with governance structures. | 10%          | The transition to independent processes reduced the reliance on middlemen, impacting their income. These intermediaries often played a key role in navigating complex systems, and their reduced role has economic implications for this informal sector.                                                                                                                                                            |
| Community members access government schemes, increasing their financial and social security                                                                | 0%           | Apnalaya's support in accessing government schemes fills a critical gap, as no other organizations provide similar assistance in the area. Without this intervention, many community members would struggle with awareness and documentation, limiting their access. Since no existing efforts are displaced, the displacement value is considered zero.                                                             |
| Sustained improvements in community infrastructure, enhancing accessibility and quality of life.                                                           | 20%          | Enhanced infrastructure (e.g., toilets, roads) disrupted some local economies reliant on informal repair services or even illicit activities (e.g., crime-related expenses on unsafe areas). These shifts could affect those previously benefiting from gaps in infrastructure. Improvements in some lanes along the clusters also creates a situation where infrastructure in other lanes still await repair works. |

|                                                                                                                                      |     |                                                                                                                                                                                                                                                                                                                                                                                                    |
|--------------------------------------------------------------------------------------------------------------------------------------|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Communities achieve cleaner environments, reducing disease outbreaks and improving public health.                                    | 20% | Apnalaya's efforts in improving cleanliness and public health may lead to a shift in government resources or community-driven initiatives, potentially reducing opportunities for others to engage in similar efforts. This unintended redistribution of efforts accounts for a 20% displacement.                                                                                                  |
| Continued education of adolescents                                                                                                   | 15% | Some adolescents may have continued their education through other support systems, such as family encouragement or school-based initiatives. However, Apnalaya's intervention may have contributed to shifting resources or attention away from other students who could have received similar support elsewhere. Since this unintended effect is limited, a displacement value of 15% is applied. |
| Women experience economic upliftment, with increased financial stability and better employment opportunities leading to empowerment. | 0%  | Economic improvements are net-positive and do not displace existing structures; rather, they create additional opportunities for growth and stability.                                                                                                                                                                                                                                             |
| Access to free public transport                                                                                                      | 0%  | Apnalaya's intervention enables beneficiaries to navigate the application process and avail these services, which they would otherwise struggle to access. Since no other efforts are being displaced, the displacement value is zero.                                                                                                                                                             |

## 2.6. CALCULATING THE SROI

The total investment in Apnalaya's Collectivisation Program over the three-year period from 2020 to 2023 amounted to ₹6.05 crore, contributed by multiple funders, including the Azim Premji Philanthropic Initiative (APPI). The funds were disbursed vertical-wise across three financial years, with ₹3.16 crore invested in C&A, ₹2.08 crore in E&L, and ₹82 lakhs in H&D.

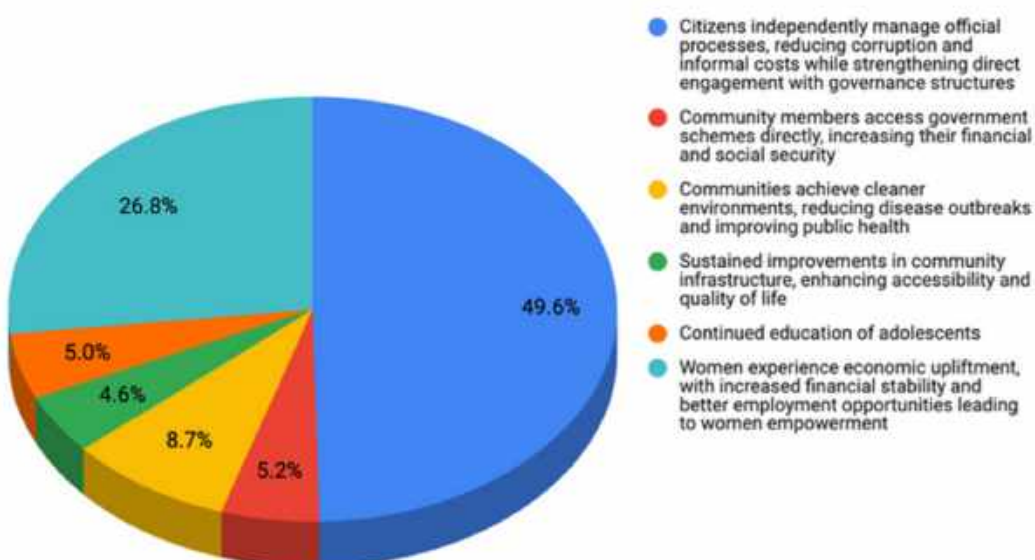
These costs comprise both capital and operational expenditures. Capital costs include necessary equipment and overheads, while operational costs cover staff salaries, training and mobilization expenses, outreach and events, and administrative costs.

The Social Return on Investment (SROI) analysis highlights the significant impact of Apnalaya's Collectivisation Program on both individual participants and the broader community. With a total investment of ₹6,05,48,294 over three years, the cumulative value of the outcomes generated during this period amounts to ₹67,76,74,578.28, resulting in an SROI ratio of 11.19:1 (Refer to the attached Impact Map).

### Value Experienced by Adult Citizen Action Group Members

The value experienced by the adult group is largely driven by increased access to government schemes (49.6%), which accounts for the highest share of the total value experienced. This highlights the significant financial and social security benefits that come with direct access to welfare programs, reducing dependence on intermediaries and ensuring rightful entitlements reach the community. Women's economic upliftment (26.8%) follows as the next major contributor, emphasizing the role of stable employment and financial independence in empowering women and strengthening household economies.

Fig. 21: Value Experienced by Adult Citizen Action Group Members

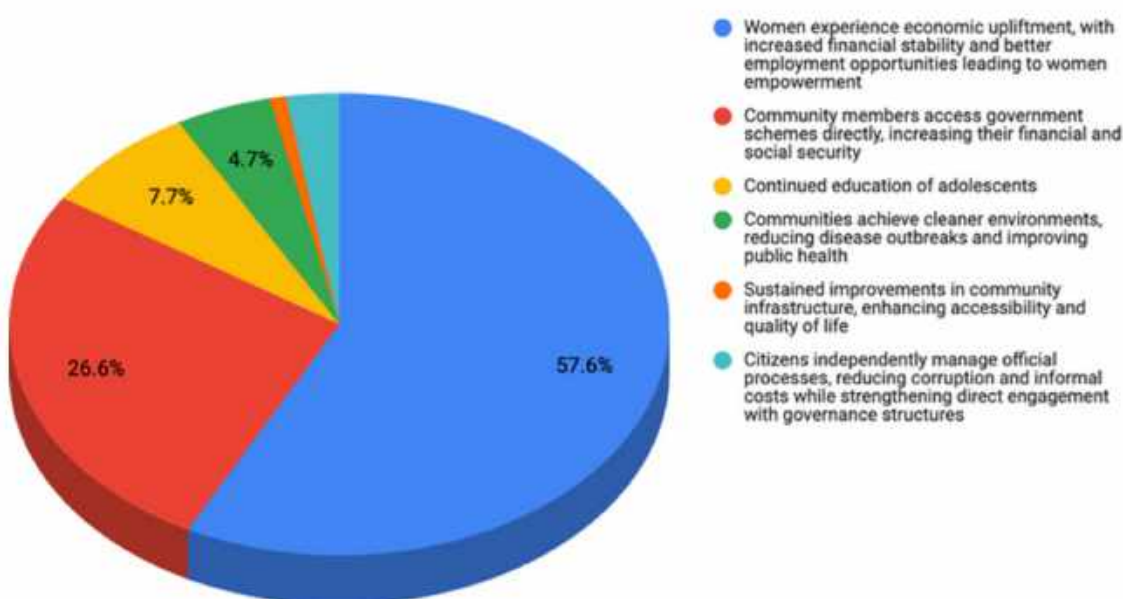


Other notable areas of value experienced include improvements in community infrastructure (4.6%) and continued adolescent education (5%), both of which contribute to long-term social and economic stability. Cleaner environments (8.7%) also play a crucial role, as better sanitation and reduced disease outbreaks lead to lower healthcare costs and improved public well-being. Lastly, members of the Adult group gained the confidence and ability to independently navigate through the official processes, leading to a 5.2% share of the total value experienced. Together, these outcomes illustrate a comprehensive improvement in financial stability, social empowerment, and overall quality of life for the adult group.

## Value experienced by Members of Women Groups

For the women's group, the highest value experienced is derived from women's economic upliftment (57.6%), which accounts for the majority of the total value experienced. This underscores the impact of increased financial stability and better employment opportunities in empowering women, enabling them to contribute meaningfully to household income and decision-making. This outcome not only enhances their individual economic independence but also fosters broader social empowerment.

Fig. 22: Value Experienced by Women Group Members



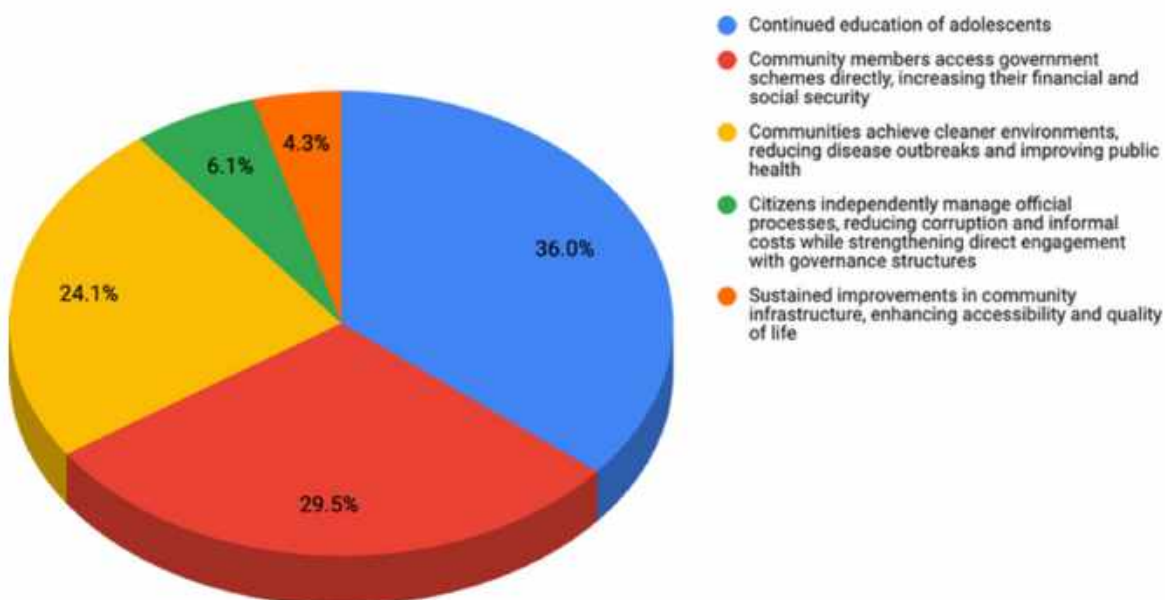
Access to government schemes (26.6%) emerges as the second major contributor, highlighting the role of direct financial and social security benefits in improving the overall well-being of women and their families. Continued adolescent education (7.7%) also shows considerable value, ensuring that young girls and boys have sustained learning opportunities, which contribute to breaking intergenerational cycles of poverty. Cleaner environments show an experienced value of 4.7% that play a crucial role in reducing disease outbreaks and healthcare costs, while independent management of official processes enhances women's ability to engage with governance structures without the burden of informal costs and corruption. Lastly, sustained improvements in community

infrastructure contribute to accessibility and quality of life, though at a relatively smaller scale. Overall, these outcomes collectively drive economic and social transformation for women, positioning them as key contributors to household and community development.

### Value experienced by Members of Youth Groups

For the youth group, the highest value experienced is attributed to the continued education of adolescents (36%), reflecting its crucial role in shaping future opportunities and breaking cycles of poverty. Investing in education ensures that young individuals gain the knowledge and skills necessary for long-term career growth, ultimately leading to greater economic stability and social mobility.

*Fig. 23: Value Experienced by Youth Group Members*



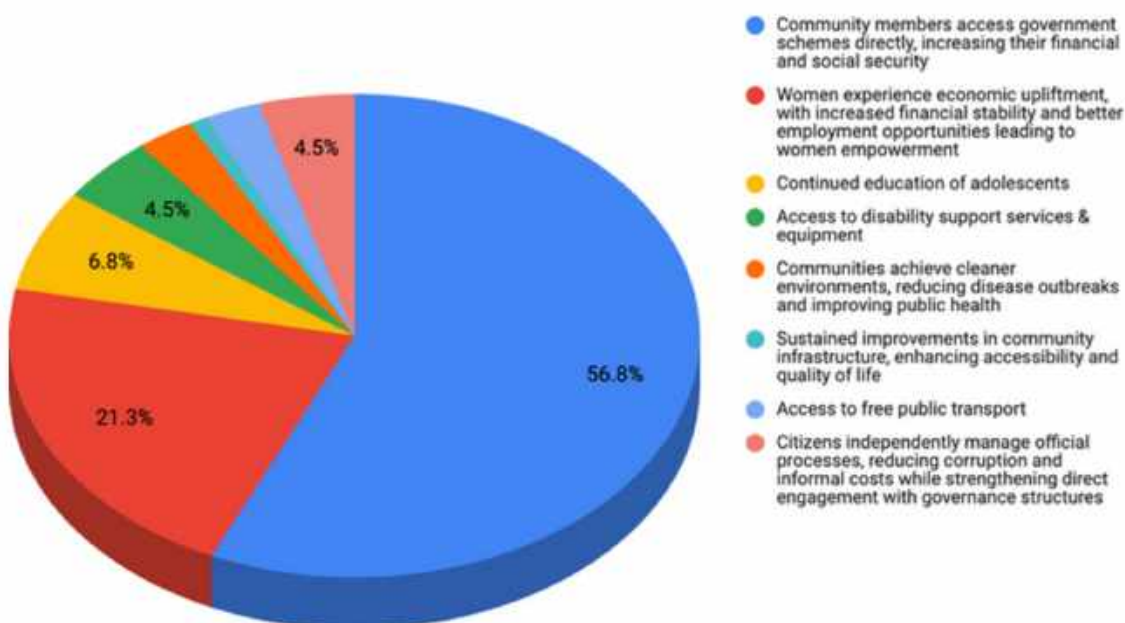
Access to government schemes (29.5%) is the second most significant value, emphasizing how direct financial and social security benefits provide essential support to youth and their families. Cleaner environments (24.1%) also hold substantial value, reducing health risks and improving overall well-being, which directly impacts their quality of life and productivity. The ability to independently manage official processes (6.1%) contributes to youth empowerment by reducing reliance on intermediaries, thereby minimizing corruption and informal costs. Lastly, sustained improvements in community infrastructure enhance accessibility and living conditions, though the value experienced is comparatively smaller. Collectively, these outcomes support the overall development of youth, equipping them with the resources and opportunities needed for a stable and self-sufficient future.

## Value experienced by Members of Disability Groups

For the disability group, the highest value experienced is attributed to access to government schemes (58.1%), highlighting the critical role of social security measures in providing financial stability and essential support services. These schemes ensure that individuals with disabilities receive the assistance needed to improve their quality of life, access healthcare, and secure economic opportunities.

Women's economic upliftment (21.8%) is the second most significant value, emphasizing the impact of financial independence and stable employment on empowerment and long-term sustainability. This reflects how targeted interventions can enhance income-generation opportunities for women with disabilities, enabling them to contribute meaningfully to their households and society.

Fig. 24: Value Experienced by Disability Group Members



Continued education of adolescents (6.9%) holds considerable value, underlining the importance of inclusive education in fostering independence and career growth for young individuals with disabilities. Similarly, access to free public transport (2.6%) and disability support services (2.3%) ensures greater mobility, independence, and inclusion in economic and social activities.

The ability to independently manage official processes (4.6%) reduces reliance on intermediaries and minimizes corruption, fostering greater self-sufficiency. Collectively, these experienced values show economic empowerment, social integration, and improved well-being for the disability group.

## Key Differences of Youth Group Compared to Women & Adult CAG Members

- Greater emphasis on personal transformation: Youth report a more significant shift in confidence, communication skills, and awareness of rights compared to women and adult CAG members, who focus more on collective action.

- Higher focus on education and career: Unlike women and adults who emphasize livelihood and financial stability, youth discussions heavily center around education, career aspirations, and skills development.
- Technology and digital awareness: Youth emphasize digital literacy, cyber security, and computer knowledge, while adults focus on documentation, schemes, and financial security.
- Personal hygiene and health habits: While women and adult CAG members focus on community-wide health awareness, youth report significant individual behavior changes (e.g., bathing daily, eating healthier, reducing fast food).
- More aspirational changes: Youth discuss dreaming of careers, higher studies, and breaking traditional norms, whereas adult CAG members focus more on immediate changes in community and household conditions.

### 3. RECOMMENDATIONS

The following table presents a set of recommendations aimed at enhancing the collectivisation program's impact on the community. These recommendations are categorized into six key themes: Institutional Support and Community Engagement, Training and Empowerment, Community Infrastructure, Access to Education, Health and Hygiene, and Safety. Each recommendation is accompanied by its rationale, indicating the need for the proposed action, whether it involves scaling up existing initiatives or introducing new ones, and the specific focus groups it targets. This approach ensures a clear and actionable roadmap for Apnalaya to address community needs, foster inclusivity, and drive sustainable development.

Table 10: Recommendations

| Recommendation                                                                                                                                                                                                                                                                                                                                              | Reason/Rationale                                                                                                                                                                                                                                                                                                                           | New Initiative/Scaling Up Existing Initiatives | Focus Groups                                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-----------------------------------------------|
| <b>Institutional Support and Community Engagement</b>                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                            |                                                |                                               |
| <b>Strengthen Grassroots NGO Partnerships:</b><br><br><b>Create structured platforms (e.g., quarterly forums or learning collaboratives)</b> within the program that invite participation from local NGOs working in adjacent sectors.                                                                                                                      | <p><b>Lower deadweight and attribution</b> indicate fewer organizations working with the community. Collaboration can enhance reach and effectiveness.</p> <p>Encourages knowledge-sharing, prevents duplication, and leverages localized expertise to expand reach—especially in health and disability sectors where support is thin.</p> | New Initiative                                 | All groups (Adults, Women, Youth, Disability) |
| <b>Data-Driven Community Profiling for Clusters</b><br><br>Develop a <b>Dynamic Community Dashboard</b> mapping vulnerabilities (e.g., school dropouts, untreated health conditions) to prioritise interventions.<br><br>Partner with <b>local institutions</b> (anganwadi centres, schools, health centres) to update data and identify new beneficiaries. | <p><b>Real-time data enables proactive resource allocation and reduces exclusion errors</b></p>                                                                                                                                                                                                                                            | New Initiative                                 | All groups (Adults, Women, Youth, Disability) |

|                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                          |                                 |                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|-----------------------------|
| <p><b>Institutionalize Participatory Feedback Mechanisms</b></p> <p>Introduce <b>bi-annual participatory appraisal exercises</b> (e.g., feedback boxes, monthly listening circles, or digital grievance forms) to gather feedback on program accessibility and impact and <b>integrate data into Apnalaya's MIS database</b> to enhance trust and accountability.</p> | <p><b>Uneven follow-ups are a reported reason for benefits not being received.</b> Regular follow-ups can ensure issues are identified and addressed.</p> <p>Structured feedback loops ensure responsiveness and foster ownership among communities.</p> | New Initiative                  | All groups                  |
| <p><b>Increase in outreach and expansion efforts using social media, workshops, and open houses</b> to inform more community members about Apnalaya's programs.</p>                                                                                                                                                                                                   | <p><b>To reach underserved populations</b> and increase awareness of Apnalaya's programs.</p>                                                                                                                                                            | Scaling up existing initiatives | Women and Disability Groups |
| <p><b>Facilitate Cross-Vertical Linkages through Integrated Community Events</b></p> <p>Host <b>Integrated Program Days</b> (e.g., H&amp;D + E&amp;L+ C&amp;A) to showcase interconnected services and resources offered under different components</p>                                                                                                               | <p><b>Reinforces the holistic nature of collectivisation, increases program visibility, and encourages community cross-participation</b></p>                                                                                                             | New Initiative                  | All groups                  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                  |                                        |                     |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------------|
| <p><b>Address Family Restrictions on Women's Participation</b><br/>Strengthening family engagement by involving spouses and other family members in Apnalaya's activities can highlight the benefits of women's empowerment. Conducting family counseling sessions, offering incentives for family support, and providing flexibility in participation timing will help women manage both their family responsibilities and community involvement.</p>                                   | <p>Resistance from family members, especially husbands, often limits women's involvement in community activities, as many face pressure to balance domestic responsibilities with participation in programs.</p> | <p>New Initiative</p>                  | <p>Women Groups</p> |
| <p><b>Address Resistance from Non-Participating Community Members to New Practices:</b><br/>Building trust through continuous dialogue and transparent communication about Apnalaya's goals and impact can enhance participation. Organizing <b>regular community meetings, showcasing testimonials from successful program participants, and sharing success stories will demonstrate tangible benefits, helping to overcome resistance</b> and foster better community engagement.</p> | <p>Initial skepticism and resistance within the community, driven by the prioritization of immediate income over long-term empowerment, need to be addressed.</p>                                                | <p>Scaling up existing initiatives</p> | <p>All groups</p>   |

|                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                        |                                        |                                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|-----------------------------------|
| <p>Increase awareness programs to reduce disability linked stigma and discrimination, and conduct knowledge sessions on existing programs, benefits, and schemes for the disability group.</p>                                                                                                                                                                                | <p><b>Apnalaya being a sole big organisation working with the disability group – as reflected in the attribution and deadweight percentages</b> – to serve the needs and issues, there is still a presence of people, who remain unserved or underserved.</p>                                                                          | <p>Scaling up existing initiatives</p> | <p>Disability group</p>           |
| <p><b>Tackle Misinformation and Negative Perceptions in the Community</b></p> <p>Groups can take the initiative to host <b>information dissemination sessions</b> and myth-busting workshops that counter inaccurate perceptions. Encouraging these groups to create localized content (posters, audio-visual material) will help debunk rumors and enhance transparency.</p> | <p>Misinformation about community groups' operations can hinder the work of community leaders and volunteers. Misinformation can be effectively tackled by empowering the collectivisation groups with tools to actively engage in community outreach</p>                                                                              | <p>New Initiative</p>                  | <p>All groups</p>                 |
| <p><b>Training and Empowerment</b></p>                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                        |                                        |                                   |
| <p>Scale up and <b>strengthen livelihood initiatives for women, by expanding support for home-based businesses</b> like tailoring and stitching.</p>                                                                                                                                                                                                                          | <p>Programs like CCCs have successfully enabled women, many of whom engaged in income-generating activities for the first time, to contribute to household incomes. But a <b>large portion of women in the community still find it difficult to step outside for work</b>. Home-based businesses can enhance economic empowerment.</p> | <p>Scaling up existing initiatives</p> | <p>Women (CCC and SHG) groups</p> |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                        |                                        |                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|------------------------------------|
| <p>Organize <b>vocational training programs and job fairs for the disability group</b> to improve employability and financial independence.</p>                                                                                                                                                                                                                                                                                                                     | <p>Reported need for vocational training and job opportunities to enhance financial independence.</p>                                  | <p>New Initiative</p>                  | <p>Disability group</p>            |
| <p><b>Meet Expectations Around Direct Support for Accessing Government Services</b></p> <p>Introducing <b>hands-on support services</b>, alongside the current informational guidance, can address these concerns. Setting up dedicated teams to assist with document submission, travel for document collection, and liaising with government officials will ensure smoother access to essential services, reducing frustrations and increasing participation.</p> | <p>Many community members have unmet expectations regarding direct assistance for accessing government services and documentation.</p> | <p>Scaling up existing initiatives</p> | <p>Adult Group</p>                 |
| <p>Establish Apnalaya Community Centres as Skill Development Anchors</p> <p>Designate local Apnalaya centers as “learning hubs” where rotational trainings, self-help group meetings, and skill demonstrations are held</p>                                                                                                                                                                                                                                         | <p>Creates accessible, stigma-free environments for continuous learning across genders and disabilities.</p>                           | <p>New Initiative</p>                  | <p>Disability and Women Groups</p> |

## Community Infrastructure

|                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                      |                                 |                        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|------------------------|
| Support the expansion and establishment of decentralized, home-based CCCs by training local women in early childhood care, safety, and nutrition standards, while linking them to community-based monitoring systems.                                                                                                   | <p><b>Working parents expressed more need for reliable childcare options.</b> Strengthening this initiative can address the need effectively.</p> <p>Enhances women's participation in livelihoods and education initiatives while ensuring safe spaces for children, especially in dense, underserved clusters.</p> | Scaling up existing initiatives | Women and Adult Groups |
| <p><b>Community-Led Waste Management Committees:</b> Facilitate the creation of waste management committees (similar to TUGs) composed of local residents, youth, and SHG members to oversee awareness drives, cleanliness campaigns, and maintenance of shared dustbins and segregation units.</p>                     | Increases local ownership of hygiene infrastructure and ensures sustainability of waste management practices beyond initial campaigns.                                                                                                                                                                               | Scaling up existing initiatives | All Groups             |
| <p><b>Institutionalize Community Infrastructure Mapping and Advocacy Tools:</b></p> <p>Train Adult and Youth CAGs, and SHGs in participatory infrastructure mapping (e.g., of water points, toilets, public spaces, drainage) and use this <b>data to engage municipal authorities</b> with evidence-based demands.</p> | Empowers communities to identify gaps, prioritize interventions, and strengthen their civic action and negotiation capacities within the program.                                                                                                                                                                    | New Initiative                  | All groups             |

| Access to Education                                                                                                                                                                                                           |                                                                                                                                                                                                   |                                 |                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|-----------------------------|
| <b>Provision of financial assistance and scholarships for education, particularly for girls and persons with disabilities,</b> and conduct awareness programs to shift parental attitudes toward girls' education and safety. | Financial barriers and parental attitudes hinder education for girls and persons with disabilities. More Cluster Scholarships, material support, and awareness programs can address these issues. | Scaling up existing initiatives | Youth and Disability Groups |
| <b>Increase digital literacy programs, including computer training and English language communication sessions,</b> to bridge the digital divide and enhance employability.                                                   | Digital literacy and English Communication are crucial for employability and confidence. Expanding programs can benefit out-of-school youth, girls, and marginalized communities.                 | Scaling up existing initiatives | Youth Group                 |
| Access to Health                                                                                                                                                                                                              |                                                                                                                                                                                                   |                                 |                             |
| Increase resource addition to Anganwadi centers and ASHA workers, such as supporting workers in identifying and assisting children with MAM and SAM, and conducting regular weight and height checks.                         | Limited resources in Anganwadi centers, as reported by workers, are insufficient for the growing number of children. Additional resources can help address this gap.                              | Scaling up existing initiatives | Youth Group                 |
| <b>Organize health checkup camps, provide affordable medicines through Dawakhana,</b> and support in establishing accessible dispensaries or health centers for women, children, and persons with disabilities.               | Comprehensive healthcare access is still a major issue in the community, especially for women and vulnerable groups.                                                                              | Scaling up existing initiatives | Women, disability group     |

| Community Safety                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                       |                |             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-------------|
| <b>Combat drug addiction and alcoholism through de-addiction programs, awareness campaigns, and counseling services, especially for youth.</b>                                                                                                                                                                                            | Drug and substance abuse contribute to safety concerns, crime, and social instability. A multi-pronged approach can address root causes and create a safer community. | New initiative | Youth Group |
| <b>Advocate for Improved Safety Measures, Including Police Presence</b><br><br>Advocating for more police posts in vulnerable areas, offering safety training for women and girls, and establishing a 24/7 helpline for safety concerns can help reduce crime and violence, improving the overall safety and well-being of the community. | Safety concerns, especially for women and girls, remain a concern in many communities.                                                                                | New initiative | Women Group |

# LIST OF ANNEX

## Annex 1: Types of Community Groups

### Health and Disability (H&D)

#### 1. Mother Support Groups (MSG)

Mother Support Groups aim to tackle challenges such as institutional delivery, immunisation, child malnutrition, maternal health, sanitation, hygiene, and disaster risk reduction, ultimately building a capable workforce of women who can advocate for and drive positive change in their communities. Initiated with an aim to empower women in addressing critical maternal and child health issues within their communities, the idea behind MSG group was to create a peer support network where mothers, particularly those with severely malnourished children or in need of antenatal (ANC) and postnatal care (PNC), could share knowledge, experiences, and solutions. By involving mothers of current or past beneficiaries, the program fosters community ownership and collective responsibility.

The program operates through inclusive and structured processes. Members, including pregnant women, lactating mothers, and mothers of children under six, are selected from each lane in their clusters, ensuring representation from all groups.

The groups meet on a regular basis to discuss issues, share experiences, and receive training on topics like nutrition, reproductive health, and hygiene. Annual capacity-building programs and exposure visits to hospitals and Non Governmental Organisations (NGOs) enhance their practical understanding. MSGs also mobilize communities, identify and refer pregnant women and malnourished children to appropriate services, and address issues within their capacity, referring complex cases to the Project team. Through this community-driven approach, the initiative aims to improve maternal and child health outcomes sustainably.

#### 2. Adolescent Groups

The Adolescent Leaders initiative focuses on empowering young individuals aged 10 to 19 who demonstrate leadership qualities, active community involvement, and a strong understanding of health concepts. These adolescents are selected through a common agreement among their peers and undergo training to build their capacity, enabling them to independently conduct sessions with their peers and support early intervention efforts. The goal is to develop a group of youth leaders who can raise awareness about health and nutrition, refer sick and malnourished children to appropriate services, and address existing health issues within their communities. By equipping them with knowledge on topics like Infant Young Child Nutrition (IYCN), Maternal, Newborn, and Child Health (MNCH), and Sexual and Reproductive Health (SRH), the initiative aims to foster a generation of healthy adolescents who transition into healthy adults.

as street plays (Nukkad Meetings) to raise awareness about health issues. They are assigned responsibilities based on group consensus, ensuring collective ownership and participation. Through regular sessions and capacity-building activities, these adolescents become key change agents, spreading awareness and driving positive health outcomes in their communities.

### 3. Disability Volunteers

The primary objective of forming a disability volunteer group is to create a sustainable and inclusive support system within the community. This initiative aims to ensure that Persons with Disabilities (PwDs) receive the necessary assistance, advocacy, and care while fostering a more inclusive and sensitive environment. The group is composed of a diverse mix of individuals, including caregivers of PwDs and community members without direct ties to disability, to promote broader awareness and understanding of disability-related issues.

To equip volunteers with the skills and knowledge needed to support PwDs effectively, the program organises exposure visits to hospitals and organizations specializing in disability care. These visits provide firsthand insights into the challenges faced by PwDs and the available support mechanisms. Additionally, training sessions are conducted on disability-specific topics, such as social security schemes and advocacy strategies. Volunteers actively engage in identifying disability cases, organizing awareness camps, and conducting sensitization sessions aiming to reduce stigma and promote inclusivity.

## Health and Disability (H&D)

### 1. Self-Help Groups (SHGs)

Apnalaya's Self-Help Group (SHG) initiative aims to empower women in the community by fostering financial self-reliance and social inclusion. The program brings women together to build mutual support systems, confidence, and skills necessary for income generation and personal development.

Through structured interventions, SHGs provide training on financial literacy, entrepreneurship, and SHG norms, equipping women with the knowledge to manage finances and start their own ventures. Additionally, the program offers livelihood support by linking women to skill development opportunities, employment, and entrepreneurial initiatives. SHGs are also connected to government schemes like the National Urban Livelihood Mission (NULM), which further aims to enhance women's access to resources, skill development, and financial inclusion.

### 2. Community Childcare Centres (CCC)

Apnalaya's Community Childcare Centres (CCC) initiative addresses the need for affordable and safe childcare services, which often act as a barrier for women seeking livelihood opportunities. The CCC model operates as a microenterprise, enabling women to run childcare centers while providing early childhood care for children – provision of nutritious food, basic literacy and numeracy skills, play-based activities – aged 6 months to

6 years.

The program trains women to create a safe and stimulating environment for children, ensuring quality care. At the same time, the program aims to support women in the community in generating additional income. By offering affordable childcare, the initiative intends to allow other mothers in the community to pursue employment or income-generating activities.

### 3. Education, Empowerment, Employability (E3) Civic Action Group

The E3 program focuses on empowering individuals through education, skill development, and awareness of their rights and responsibilities. Volunteers in the E3 program are trained in various areas, including computer skills, communication, and civic awareness, which they then communicate to other students and community members.

The program also includes knowledge sessions on topics like fundamental rights and duties, constitution values, reproductive systems, and leadership, which not only aims to enhance academic understanding but also build confidence and practical knowledge. Members organise and participate in events and rallies to create exposure to community issues related to health, sanitation, and education aiming to develop a sense of responsibility toward addressing them.

## Citizenship and Advocacy

### 1. Adult Civic Action Groups (A-CAGs)

The Adult CAG under Apnalaya's Citizenship and Advocacy initiative aims to empower grassroots volunteers to actively engage with local governance and address civic issues in their communities. These groups consist of community members who receive training on constitutional rights, social entitlements, and effective ways to interact with government authorities. The program intends to develop leadership by equipping volunteers with skills to advocate for their rights and responsibilities, ensuring that their voices are heard in decision-making spaces. Through regular meetings, knowledge-sharing sessions, and on-ground initiatives, CAG members work collectively to improve access to essential services.

Adult CAG volunteers lead various civic actions at both the household and community levels. They train and assist residents in obtaining and updating vital identity documents like Aadhaar, Permanent Account Number (PAN) cards, voter IDs, and ration cards, ensuring their access to government benefits. At the community level, they address issues related to sanitation, waste management, infrastructure maintenance, and public health. In addition to direct interventions, CAG members conduct awareness campaigns, nukkad meetings, and rallies, such as the Indian Constitution Day event, to educate the community on constitutional rights and responsibilities.

## 2. Youth Civic Action Groups (Y-CAGs)

The Youth CAG initiative aims to empower young volunteers from the community to understand their constitutional rights and duties, engage with the local governance, and take action on civic issues. These youth leaders collectively try to address challenges in the areas such as sanitation, waste management, and necessary documentation while also raising awareness through street meetings, rallies, and advocacy campaigns. They also mentor younger adolescents through the initiatives like "Citizenship for Children", guiding on citizenship and leadership.

## 3. Toilet User Groups (TUGs)

With an average people-to-toilet ratio at 160:1<sup>24</sup>, access to toilets remains a hurdle for the community in the clusters of Shivaji Nagar. With an aim to improve access to safe sanitation and community toilets, Toilet User Groups, under C&A vertical, were formed to take collective initiative and responsibility. These groups, comprising local women residents, are trained through a six-month program which included training on maintenance of community toilets, taking complaints to relevant authorities in MCGM, training on applying for a new toilet in the area, and exposure visits to Dharavi to learn best practices in public toilet management.

## 4. Community Champions

Apnalaya, through its Community Champions programme, seeks to empower young individuals by offering comprehensive training in computers and English. The programme is designed to equip participants with essential software skills, foundational hardware knowledge, and enhanced communication abilities. By focusing on technical skills such as word processing, Excel, PowerPoint, and design tools, as well as soft skills like English communication, the initiative aims to boost technical awareness and prepare youth for future opportunities. Unlike E3, which focuses more on education awareness and access, Community Champions are those who are trained exclusively on computer education and English speaking.

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<sup>24</sup>"Socio-Economic Conditions and Vulnerabilities - A Report of Baseline Survey of M (East) Ward" a study by Tata Institute of Social Sciences, Mumbai.

## Annex 2: List of External Stakeholders Included in the Study

| Stakeholder                                | Engagement Method | Sample Size | Tools Used                                                                                                                 |
|--------------------------------------------|-------------------|-------------|----------------------------------------------------------------------------------------------------------------------------|
| Senior Leadership Team, Apnalaya           | FGD               | 4           | Virtual discussions focused on defining social impact, value creation, key activities, and alignment with SROI objectives. |
| Program Managers, Apnalaya                 | FGD               | 6           | Interactive workshop to map field-level activities, identify interventions, and analyze tangible and intangible outcomes.  |
| Field Officers of Citizenship and Advocacy | FGD, Value Game   | 15          | Value Game to prioritize outcomes and FGDs to gather ground-level insights into activities and results observed.           |
| Sanitation Supervisors from M/E Ward       | KII               | 2           | KIIs to assess the impact of Apnalaya's sanitation initiatives, including community awareness and observed changes.        |
| NGO Representatives                        | FGD               | 3           | To understand Apnalaya's alignment with other NGO objectives and gather external perspectives on Apnalaya's impact.        |
| ASHA Workers from Shivaji Nagar            | KII               | 2           | KIIs to evaluate collaboration with Apnalaya in maternal and child health outcomes and early childhood interventions.      |
| Anganwadi Workers from Community           | KII               | 2           | KIIs to assess the effectiveness of early childhood interventions and vaccination drives supported by Apnalaya.            |
| Local School Staff Member, Baiganwadi      | KII               | 2           | To understand the impact of Apnalaya's education programs on students and the broader community.                           |
| <b>Total</b>                               |                   | <b>36</b>   |                                                                                                                            |

### Annex 3: Stakeholders not included in the study, and reasons for exclusion

| Stakeholder Type                                                                                                               | Reasons for Exclusion                                                                                                                                                                                                                |
|--------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Elected Representatives (MLAs, MPs, Local Corporators)                                                                         | These stakeholders were unavailable due to scheduling conflicts and could not be included, even though the research team tried contacting these officials several times                                                              |
| CSR Entities, and Domestic/International Foundations/ Donors                                                                   | Their perspectives were not included due to low availability and the study's focus on program implementation and community-level outcomes rather than funding mechanisms or CSR strategies.                                          |
| Academic & Research Institutions (e.g., Tata Institute of Social Sciences, IIT Bombay - Urban Planning & Policy Studies, etc.) | The study prioritized firsthand community experiences over expert academic analysis, though their reports and studies are referred to as secondary resources.                                                                        |
| Religious & Community-Based Organizations                                                                                      | The study focused on institutional and government-based interventions rather than faith-based community support systems.                                                                                                             |
| Slum Redevelopment Authorities (SRA) / Urban Development Officials                                                             | The study focused more on immediate community needs rather than long-term housing policies. Moreover, the intervention aimed at collectivization, addressing broader community issues rather than focusing solely on housing.        |
| Private Sector Representatives / Local Business Owners                                                                         | The study prioritized institutional stakeholders over individual economic actors, focusing on organizations and formal entities with a direct role in community development rather than individuals involved in economic activities. |

## Annex 4: Outlining Well-Defined Outcomes

|   | Original Outcomes                                                                                                       | Chain of Events                                                                                                                                                                                                                                                | Well-Defined Outcome                                                                                                                                              | Rationale                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---|-------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Enhanced knowledge about government services, schemes, and documentation procedures (Aadhaar, PAN, Ration Cards, etc.). | → Increased knowledge and awareness of rights and duties +government schemes and documentation procedures → More individuals apply for ID documents and government benefits → Reduced dependence on middlemen → More direct engagement with government offices | <b>Citizens independently manage official processes, reducing corruption and informal costs while strengthening direct engagement with governance structures.</b> | Instead of listing separate elements such as "awareness of rights" and "reduced middlemen dependence," this outcome integrates knowledge, confidence, and action into a single, logical progression. The revised outcome acknowledges that learning about governance alone isn't enough—it is the ability to apply that knowledge that truly drives change. It also addresses systemic corruption by highlighting reduced reliance on middlemen. |
| 2 | Improved knowledge and awareness on rights and duties                                                                   |                                                                                                                                                                                                                                                                |                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 3 | Empowered to handle government documentation and legal matters independently, without middlemen.                        |                                                                                                                                                                                                                                                                |                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 4 | Stronger community bonding and mutual support/resilience                                                                | Stronger community bonding and                                                                                                                                                                                                                                 |                                                                                                                                                                   | Originally, these were treated as separate yet interdependent factors, but they all lead to a single major                                                                                                                                                                                                                                                                                                                                       |
| 5 | Increased Confidence/ Developed self-assurance to speak up, advocate for their rights, and take action on community     |                                                                                                                                                                                                                                                                |                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

|   |                                                                                                      |                                                                                                                                                                                                                               |                                                                                                    |                                                                                                                                                                                                                                                                                                         |
|---|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | issues.                                                                                              |                                                                                                                                                                                                                               |                                                                                                    |                                                                                                                                                                                                                                                                                                         |
| 6 | Strengthened Community Networks/collaboration(govt/BMC)                                              | mutual support → Increased confidence to speak up and advocate for rights → Strengthened community networks and collaboration with government (BMC/local authorities) → Increased access to government documents and services | <b>Community members access government schemes, increasing their financial and social security</b> | transformation: direct access to entitlements. The revised outcome recognizes that community bonding, confidence, and networks all serve as enablers for people to claim their rights. By merging these aspects, the outcome reflects real, tangible benefits rather than just procedural improvements. |
| 7 | Increased access to govt documents/services                                                          |                                                                                                                                                                                                                               |                                                                                                    |                                                                                                                                                                                                                                                                                                         |
| 8 | Communities take collective action to address their rights and needs + Increased grievance reporting |                                                                                                                                                                                                                               |                                                                                                    |                                                                                                                                                                                                                                                                                                         |
| 9 | Improved community infrastructure (water supply/electricity/roads)                                   | → Communities file complaints on poor roads, drainage, and streetlights → Increased government investment in local infrastructure → Improved Community Infrastructure                                                         | <b>Sustained improvements in community infrastructure</b>                                          | This outcome moves beyond listing infrastructure improvements and instead focuses on the broader impact—safety, accessibility, and long-term sustainability. This reframing ensures that the outcome reflects a lasting transformation rather than just short-term upgrades.                            |

|    |                                                                                                  |                                                                                                                                                                                     |                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                 |
|----|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 10 | Improved knowledge and awareness on health, personal hygiene, sanitation, nutrition, vaccination | → Better understanding of hygiene, sanitation, and nutrition → Increased uptake of vaccinations and healthcare services → Reduction in preventable diseases                         | <b>Healthier communities with improved disease prevention, better nutrition, and higher awareness of healthcare services.</b> | This outcome consolidates multiple aspects of health awareness and access under a single, holistic statement. Rather than keeping them as separate elements, the revised outcome connects the dots—recognizing that health knowledge, service access, and behavior changes (such as reduced substance abuse) are all part of the same chain of improvement.                                     |
| 11 | Better access to health services, vaccinations, and nutritional support                          |                                                                                                                                                                                     |                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                 |
| 12 | Reduced alcoholism and violence                                                                  |                                                                                                                                                                                     |                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                 |
| 13 | Improved community health and hygiene                                                            |                                                                                                                                                                                     |                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                 |
| 14 | Increased technical/vocational skills + Increased Communication skills                           | → Increased technical and vocational skills → Greater employability → More household income generation → Families become more supportive of women's involvement in civic activities | <b>Women experience economic upliftment, with increased financial stability and better employment opportunities.</b>          | While technical training and job placements are individual components, the true impact lies in the increased income that enables women to contribute significantly to household earnings. This financial contribution enhances their respect and decision-making power within the family, driving genuine economic upliftment. This refined outcome reflects the cumulative effect of financial |
| 15 | Higher employability/Livelihood opportunity                                                      |                                                                                                                                                                                     |                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                 |
| 16 | Higher Household Incomes                                                                         |                                                                                                                                                                                     |                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                 |
| 17 | Increased Family Support                                                                         |                                                                                                                                                                                     |                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                 |



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