



# Final Report

2022 - 23



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In association with:

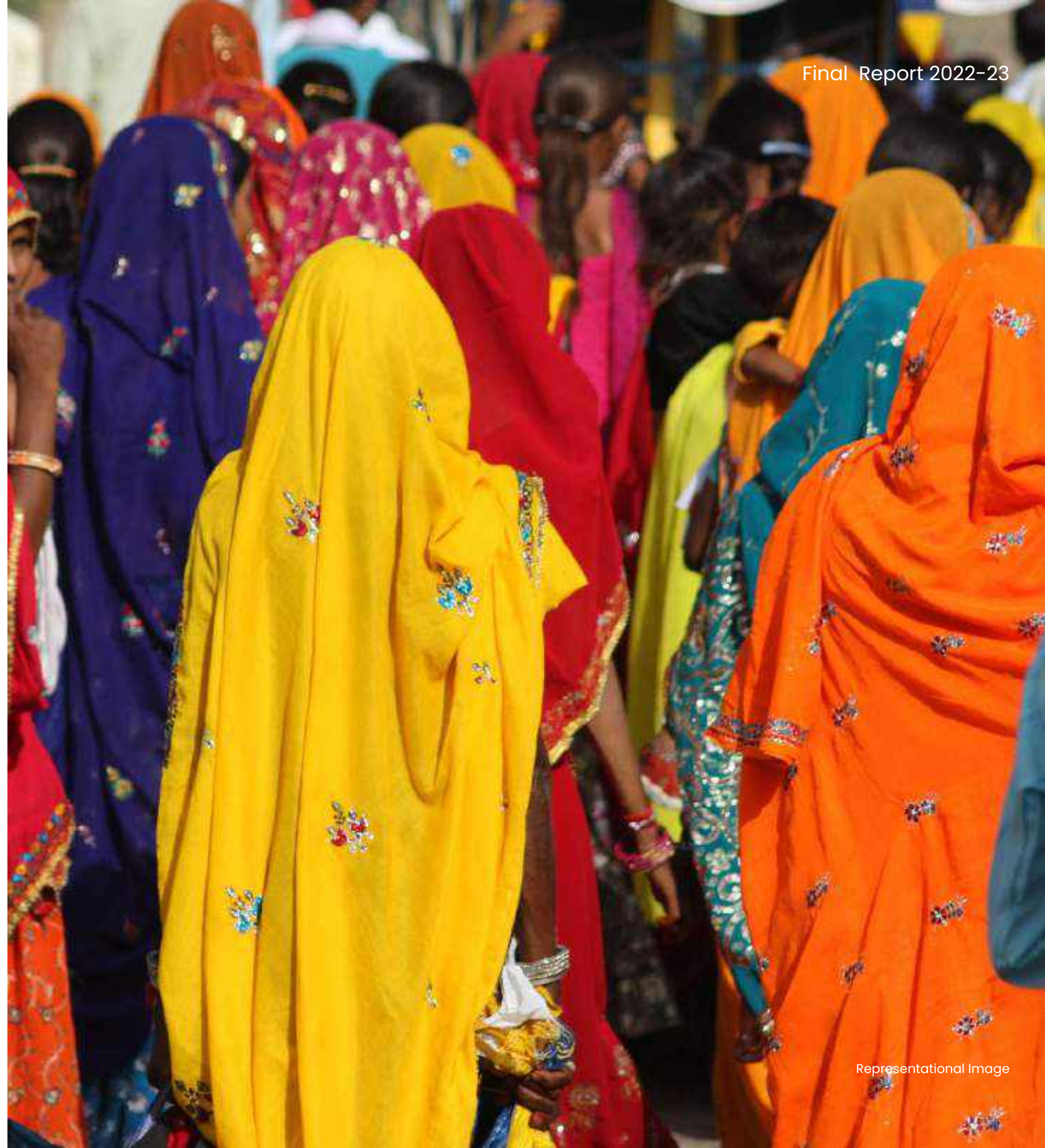


# Executive Summary

The final report showcases the progress of the projects that **Turtlemint Insurance Broking Services Pvt Ltd** supported for FY 2022-2023. The NGOs are vetted, evaluated, and aligned with the requirements of Turtlemint Insurance Broking Services Pvt Ltd by Give, identifying projects that need support and could create a real impact on the ground.

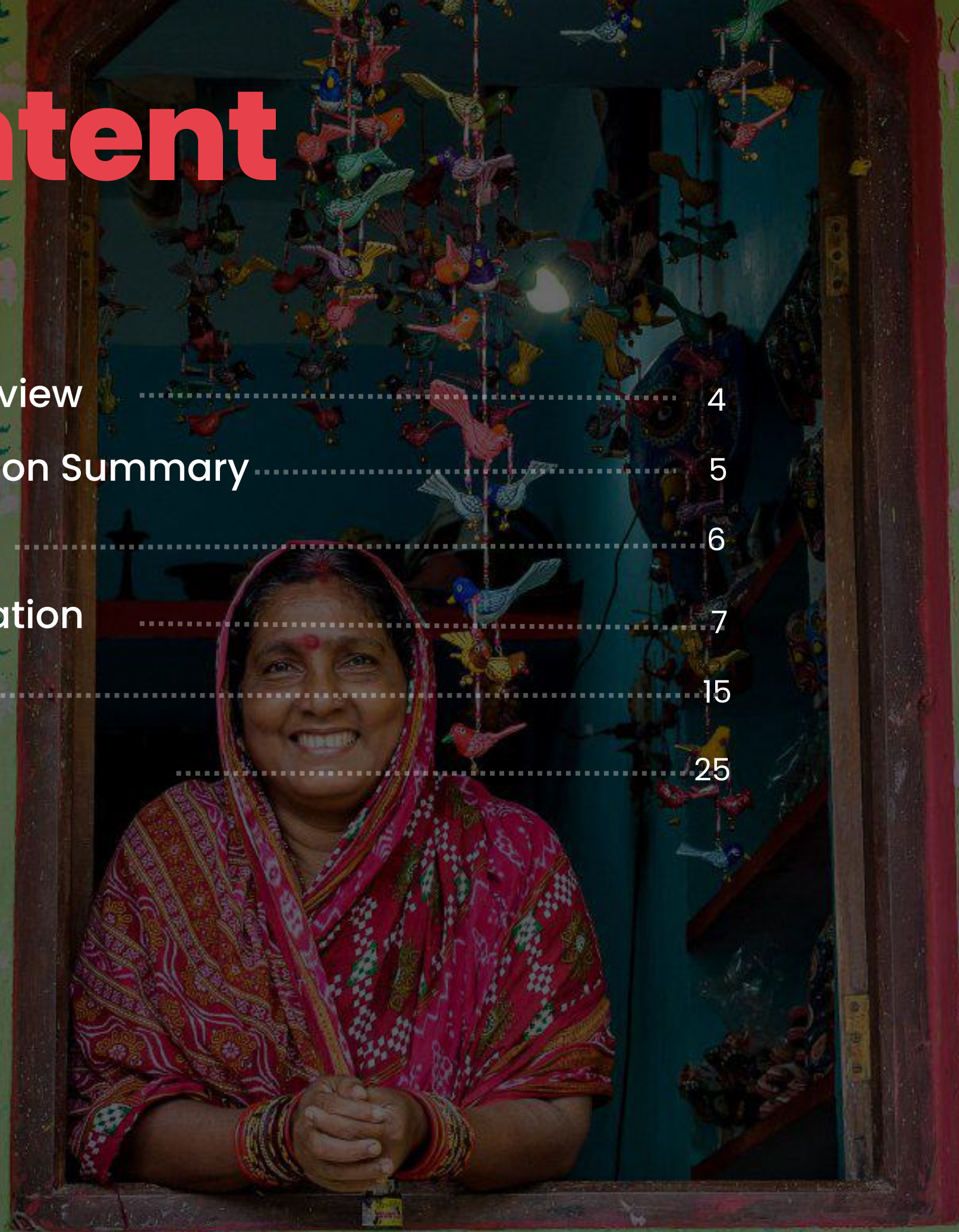
Recognized for their credibility and impactful work, our NGO Partners-**Apnalaya and Vipla Foundation (Save The Children India)**, are spread across India and serving relentlessly, covering cause- **Livelihood**.

The location of interventions is **Maharashtra**. Our NGO partners have been undertaking tremendous work and showcasing unfaltering dedication to support underprivileged people to access their rights, uplift them from their sufferings and empower them to reach their potential.



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# ▶ Impact Overview



Amount Utilized  
**INR 1,200,050**



State  
**Maharashtra**



Duration  
**3 Months**



## Impact Overview

2022-23

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Beneficiaries  
**108**



Cause  
**Women Livelihood**



NGO  
**2**





# Fund Utilization Summary

## FY 2022-23

Type of Donation	Amount Received (INR)	Give Foundation Admin Cost (INR)	Amount Disbursed to NGO (INR)	Amount Utilized (INR)
Grant	1,200,050	61,300	1,138,750	1,200,050

NGO	Amount Disbursed (INR)	Amount Utilized (INR)	Program Name	People Supported	Location	Status
Vipla Foundation (Save The Children India)	568,700	568,700	Entrepreneurship Development Initiatives	18 Women	Mumbai, Navi Mumbai, Palghar and Thane	Complete
Apnalaya	570,050	570,050	Saksham-Women Livelihood	90 Women	Mumbai	Complete



## Women Livelihood

Women’s economic empowerment includes women’s ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making at all levels from the household to international institutions. ^1

Empowering women in the economy and closing gender gaps in the world of work are key to achieving the 2030 Agenda for Sustainable Development and achieving the Sustainable Development Goals, particularly Goal 5, to achieve gender equality, and Goal 8, to promote full and productive employment and decent work for all; also Goal 1 on ending poverty, Goal 2 on food security, Goal 3 on ensuring health and Goal 10 on reducing inequalities. ^2

According to Bain&Co, Today, India has 13.5–15.7 million women-owned enterprises, representing 20% of all enterprises. While large in absolute numbers, these are overwhelmingly comprised of single-person enterprises, which provide direct employment for an estimated 22 to 27 million people. Benchmarks from high-performing countries and Indian states provide a good yardstick for India to accelerate overall female entrepreneurship. ^3

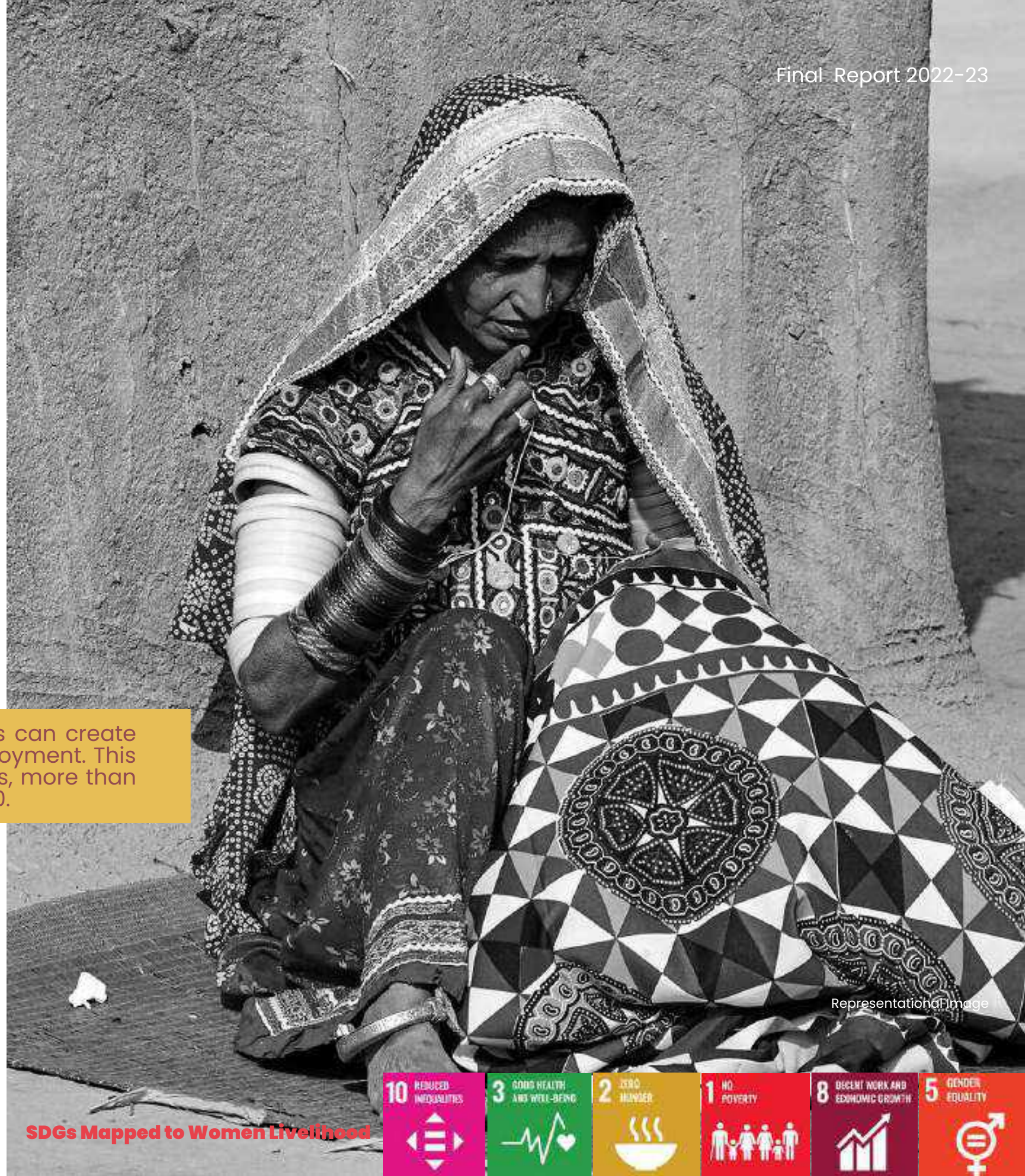
Accelerating the quantity and quality of entrepreneurship towards such benchmarks can create over 30 million women-owned enterprises, of which 40% can be more than self-employment. This can generate potentially transformational employment in India, of 150–170 million jobs, more than 25% of the new jobs required for the entire working-age population, from now until 2030.

Several economists have recommended that if the government and other organisations take rigorous actions to support women in business in the coming years, this number can increase to 30 billion.

Unlocking entrepreneurship amongst women in India is a complex effort, providing an unprecedented opportunity to change India's economic and social trajectory and its women for generations to come.

### References

1. <https://www.researchgate.net/publication/350382831> IMPACT OF COVID 19 ON EDUCATION IN INDIA
2. UN Secretary high-level Panel on Women Economic Empowerment
3. Brain & Co Report



Representation of Image

### SDGs Mapped to Women Livelihood





# Vipla Foundation

## About NGO

Vipla Foundation (Legal entity registered as Save The Children India) is on a mission to ensure that nothing stops the children of India from Learning, Growing, and Flourishing. The organization has community interventions based on the Early Interventions and System Strengthening pillars. It recognizes that early interventions are critical in improving the quality of lives of our programme participants, particularly those who come from marginalized and excluded communities. On the other hand, it values engaging and collaborating with systems for impact at scale and sustainability. Vipla Foundation recognizes intersectionality that operates and impacts the access to services and resources for people based on gender, caste, class, and economic strata of society that makes it these families and communities challenging to break the cycle of poverty, exploitation, and marginalization for generations. The organization also works with women and girls from the most vulnerable communities and victims of sexual violence, including sex trafficking. It provides them with opportunities for education, employability, entrepreneurship, quality institutional care, safe return & repatriation, and access to justice.



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**Program Name:** Economic Empowerment of Women Living in Poverty and in Vulnerable Circumstances through Entrepreneurship Development Initiatives

## Program Objective

The proposed intervention aimed to generate meaningful, sustainable, and economically stimulating self-employment for 18 women from marginalized urban and peri-urban communities.

## About Entrepreneurship Development Program

The Entrepreneurship Development Programme of Vipla Foundation stems from its vertical that addresses gender-based violence and sexual exploitation of women, including trafficking. The intervention was initiated as rehabilitation and re-building efforts for survivors of violence and offered through the shelter homes that house women post-rescue from exploitative situations. In 2017, the foundation started offering it as an intervention for prevention by building economic resilience and reducing the vulnerability of women to violence.

The organization has an in-house developed module adapted from the training resource by Department For International Development (DFID), the UK government. The module has been revised further to build prototyping elements and make it competitive.

The team is currently exploring the modelling use of Khatabook and a free web-based application to manage business finances.

The team of interns from BITS-Pilani-Powai is reviewing the module to strengthen the concurrent monitoring and evaluation mechanism embedded in the training.

## About Women Beneficiaries of Program

To adhere to a shorter implementation timeline, Vipla Foundation decided to identify the project beneficiaries from their already-running Advance Skill training course in Beauty and wellness. The identified women beneficiaries had cleared all levels in the beauty training program. They had acquired all the required skills and qualifications to set up enterprises or implement advanced beauty treatments through their enterprises.



## Outcome Achieved



**18**

Women were supported with seed capital



**INR 28,000**

Seed capital provided to each woman



Program Name: **Economic Empowerment of Women Living in Poverty and in Vulnerable Circumstances through Entrepreneurship Development Initiatives**

## Curriculum Covered for Beauty & Wellness

- 1.1st Level Technical – Basic Refresher include SOP, PCH, Threading, Waxing, Manicure, Pedicure, Facial
- 2.2nd Level Technical – Hair Structure, Color Theory, Degree-wise Hair Cuts, Global Hair Color, Hair Spa, Brushing Unit, Ultra Sound.
- 3.3rd Level Technical – Highlights, Hair Styling, High Frequency, Vacuum Suction Machinery Facial.
- 4.Top-performing participants will get training on Make-up and Hair Chemical Treatment, i.e., Straightening, Rebonding, Keratin, and Elastin.

## Benefits of Individual Enterprises

Vipla Foundation focuses on providing entrepreneurial skills to start individual enterprises over group enterprises in urban and peri-urban settings for three prime reasons.

- 1.Group enterprises have a more extended incubation period and require high investment to provide a decent profit share to their partners.
- 2.Groups enterprise empower partners to only learn and master one particular function from the chain of function or assembly that, limits the skills of individuals to set up their one in future from experience gained.
- 3.Group enterprises require higher skills in business management, market linkages and marketing strategies. Most women from marginalised communities need these and depend on external appointees to run and manage. This limits the meaningful involvement of the women entrepreneur.

## Location of Intervention

The project was implemented in the urban and peri-urban slums of Maharashtra, and the NGO covered the **districts of Mumbai, Navi-Mumbai, Thane, and Palghar** to select the women beneficiaries.



## Outcome Achieved



**18**

Enterprises- Beauty Parlour set up





# Vipla Foundation

## Approach Adopted by NGO



### Identification of Beneficiaries

To adhere to the short project timeline, the Vipla Foundation team identified all 18 women beneficiaries from their other ongoing Year long Advance Skill training program on Beauty & Wellness.



### Criteria for Selection

The Advanced Skill training program has four levels; the candidates must pass the initial levels to move to the fourth level. All 18 identified women beneficiaries are at the fourth level giving them the required skills and knowledge to set up or implement advanced beauty treatments through their enterprises.



### Orientation Sessions

A team of trainers and Master trainers of the Beauty & Wellness program from the NGO had mentored these women beneficiaries individually on selecting appropriate items to procure based on their skill sets, knowledge and current financial condition.



### Business Items

Based on the orientation sessions by the master trainers, all women beneficiaries were able to make an informed decision on the items to be purchased from reliable vendors in the market.



### Seed Capital

Based on the requirement submitted by beneficiaries, a seed capital of INR 28,000 per woman beneficiary was provided. The team collected all relevant documents, mainly bills of the procurements done by the candidates.



# Vipla Foundation

## Impact Created

Input	Output	Outcome
<p data-bbox="636 896 1069 1065">Training in Entrepreneurship Development</p> <p data-bbox="586 1315 1112 1365">Seed capital support</p>	<p data-bbox="1292 983 1929 1305">18 women were identified from the larger group undergoing advance training in beauty and wellness</p>	<p data-bbox="2135 902 2738 953">18 candidates identified</p> <p data-bbox="2152 1108 2668 1159">18 enterprises set up</p> <p data-bbox="2109 1315 2712 1543">Income through the enterprise will increase 40-50% over 6 monthly period</p>



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## Sustainability–Road ahead

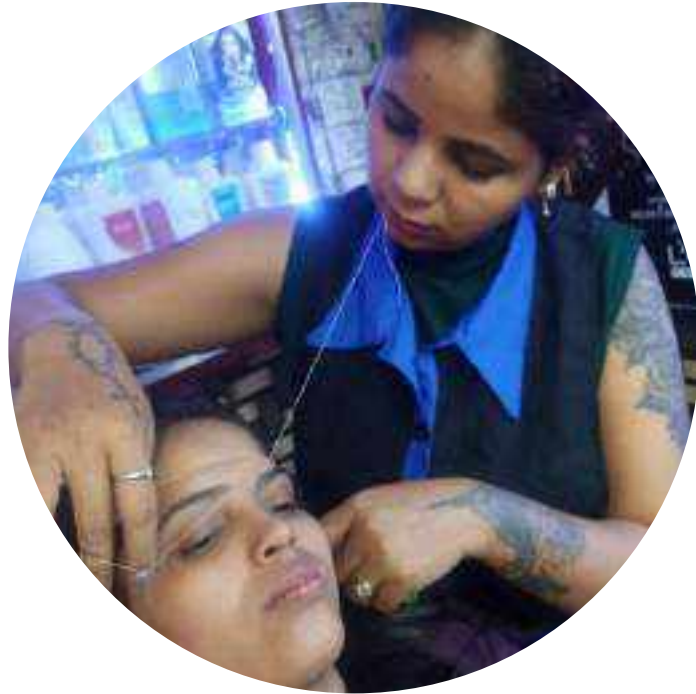
Vipla Foundation has planned to monitor the entrepreneurs and their business profits for another year; the team had prepared to engage with all women entrepreneurs monthly to understand the services added, income made in the month, challenges faced by them, and in case they required any further support by the team.

According to the data collected by the team for April, there has been an increase of 15–20% per House Hold income through one enterprise.



# Vipla Foundation

## Stories from the ground



### Poonam Jaiswal (Name Changed)

After completing a tailoring course, Poonam realized her true passion lay in the beauty industry. She completed a parlour course, and despite the challenges of being a single mother, she worked hard to gain experience in the field, eventually opening her parlour. She joined Vipla Foundation's entrepreneurship program on the Advanced Beauty program to improve her parlour skills. Through this initiative, Poonam gained knowledge and confidence in machinery operation, hair theory, current account management, and client communication. She also received seed capital to procure a few essential items for her parlour. Despite facing familial pressures and a lack of support, she refused to give up on her dreams and forged her path towards success. Poonam Jaiswal's Journey is a testament to the transformative power of education and training programs, especially for those without access to such opportunities. Her Journey is a reminder of the importance of investing in initiatives that uplift and empower marginalized communities.



### Jayanthi Monikar (Name Changed)

Jayanthi Monikar is a Tamil Nadu native. After she lost her mother as an infant, her father refused to keep her with him. Hence, she was sent to her maternal family. Because of her uncle's financial situation, she struggled immensely to complete her education post-SSC board. In 2004, she relocated to Mumbai, where her struggle continued as she could not communicate with anyone because of the language barrier, and this situation continued even after she got married.

After completing an introductory parlour course, she began serving in one of the local salons and her other part-time job as she wanted to be financially independent. Post her divorce; she also started visiting clients at home to make more money to support her children's education.

Through a friend's referral, she joined the Vipla Foundation course to learn advanced beauty skills and was impressed and motivated after learning Beauty Skills and Business Training. These sessions groomed her in keeping track of her day-to-day transactions. She has invested the seed capital provided to her in procuring a few hair care items for her home visits for parlour services. She has now decided to open her salon in Vashi, where she has begun looking for a suitable location.



# Vipla Foundation

## Images from the Ground



Shweta Dandekar (Name Changed)



Sheetal Bapat (Name Changed)



Shirisha Sathe (Name Changed)



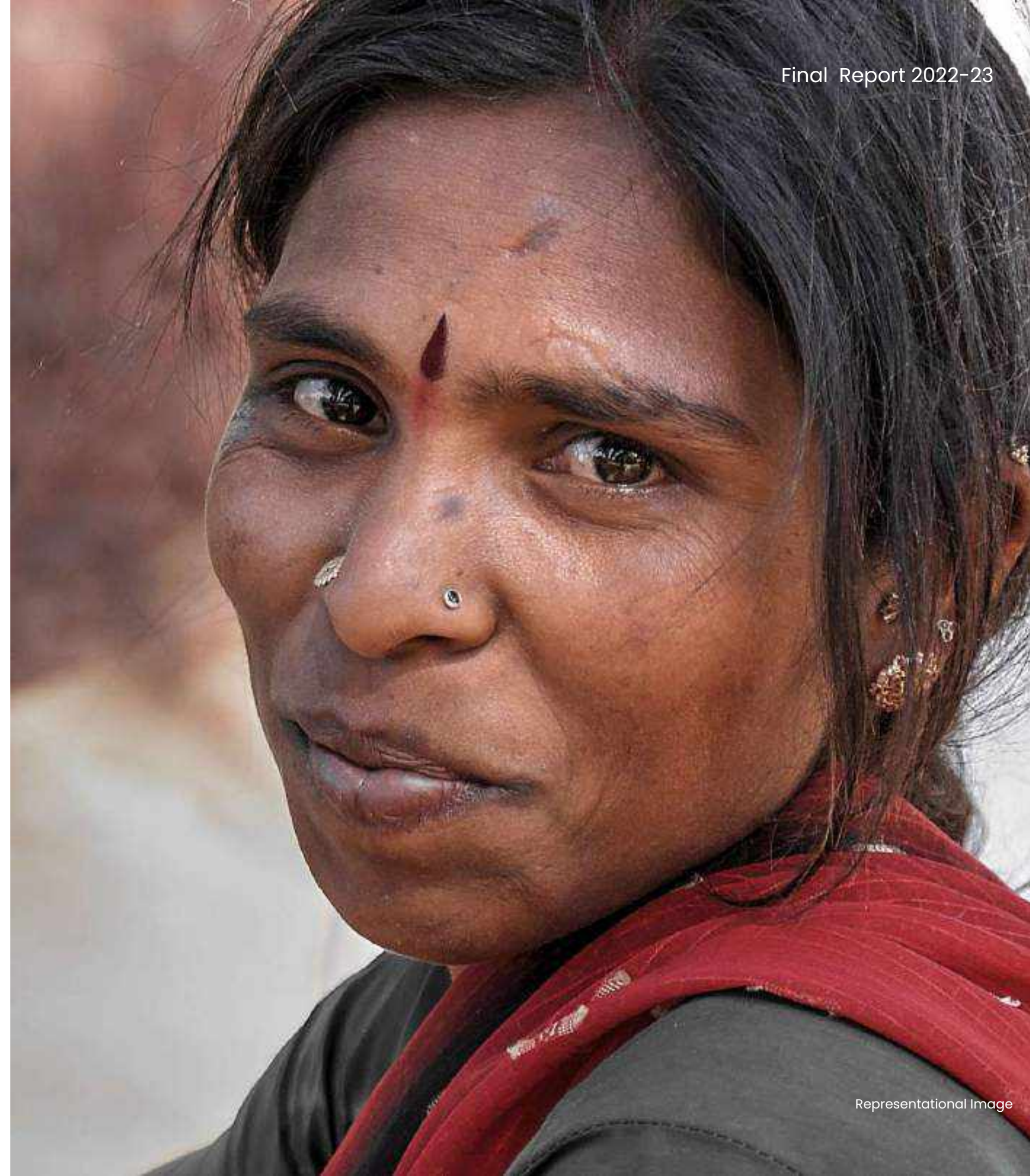
## About NGO

Apnalaya is trying to bring change through its three verticals - Health & Disability, Education & Livelihoods and Citizenship & Advocacy. They take a multi-dimensional approach, working with Individuals, Communities and Governments at various levels and have put detailed measurement and evaluation tools in place to capture data across all programmes to track the impact of their work.

Apnalaya works with the urban poor - ENABLING access to basic services, healthcare, education and livelihoods; EMPOWERING them to help themselves; and ENSURING provision of civic entitlements through advocacy with the government.

NGO has ensured all their interventions are gender-informed and has developed a structured, curriculum-based citizenship program using the integrated Community Development Approach.

Apnalaya is now recognised for its sustained, holistic work with the urban poor and the government, informed by evidence from the ground.





90

Women were impacted through program

## Program Name: Saksham – Women's Livelihood

### Need of Program

In Urban India, only 24.5 % of women aged 15 and above participate in the workforce compared to 75.5% of men, as per the Periodic Labour Force Survey (2018-19). This situation worsens in Shivaji Nagar M- East ward, Mumbai, where women comprise only 17% of the workforce.

In a study done by Apnalaya in 2020 in Shivaji Nagar, the average monthly family income is only Rs. 13,555 for a family with an average size of 5.5. These low-income figures are partly due to employment rates (just 71.7% of males and 9.7% of females are employed in Shivaji Nagar) but predominantly due to the type of employment people are in, with 57% of the community identifying as daily wage workers. The average per capita income of Shivaji Nagar was INR 2,570 per month, significantly lower than the per capita income for Maharashtra in 2019, which was INR 17,311 per month (Maharashtra - Planning Department, 2020).

### About Program

Saksham is a project with women at the core, focusing on their empowerment and livelihood through the following approach:

- Strengthening self-help groups and grassroots leaders
- Access to affordable and safe Community Childcare Centres (CCCs)
- Improving access to livelihoods
- Facilitating access to government schemes and identification documents

### Objective of Program

1. Women have improved access to livelihood options encompassing the following outcomes:
  - To remain in income generation activity
  - Have an Increase in women's monthly income
  - Contribution of an additional 20% to household income (based on ongoing projects)
2. Women have access to affordable and safe childcare spaces developed for their children while they attend work.
3. Women have access to a better platform for better negotiation with government authorities for accessing basic entitlements.

### Outcomes Achieved



6

SHG formed during the program



10

ChildCare Centre has been set up during the program



6

Microenterprises set up by women



15

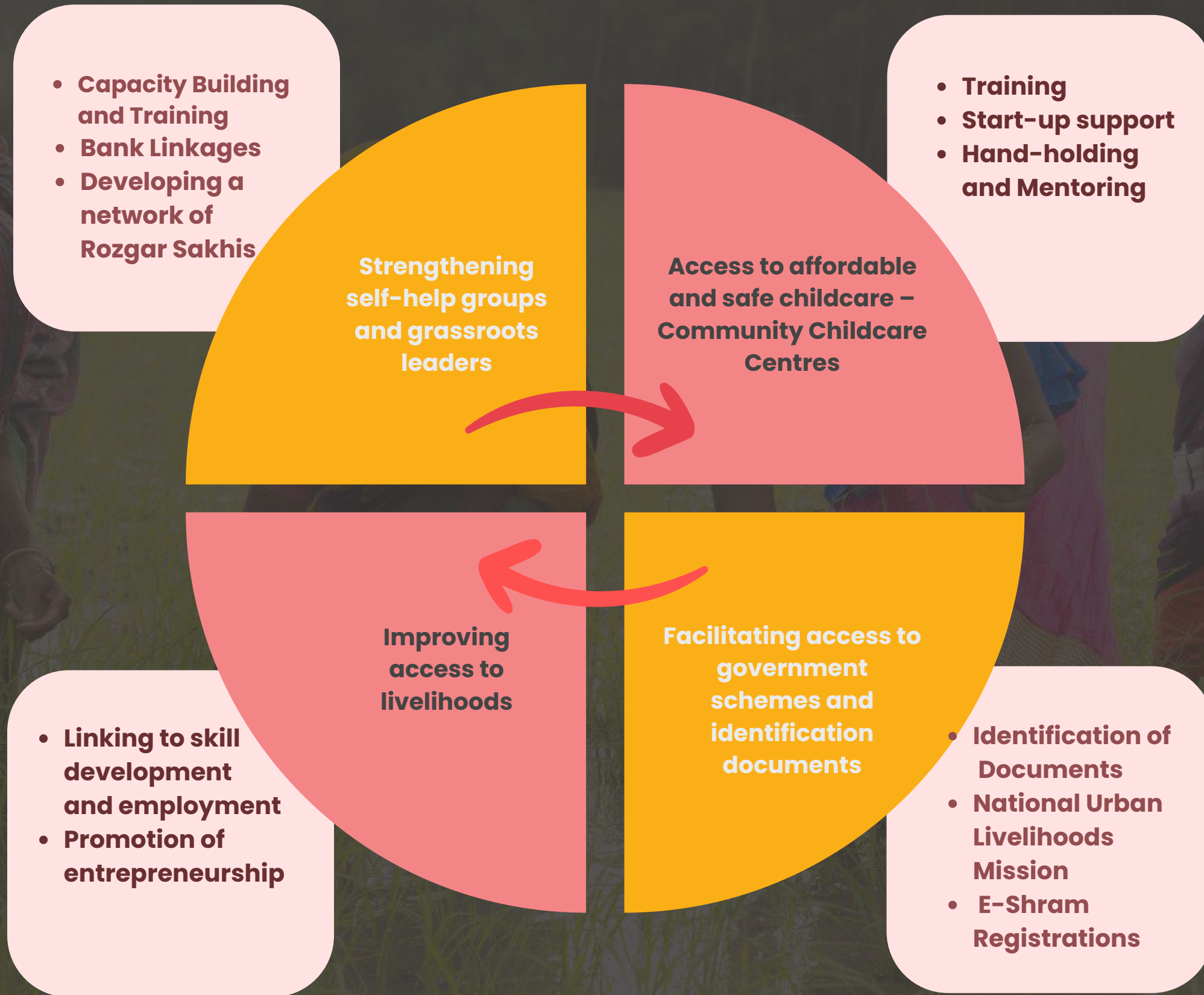
Received their PAN & Aadhar Cards

**Location of Intervention:** Mumbai, Maharashtra





# Apnalaya Project Model





## Affordable and Safe Childcare & Strengthening of SHG Leaders

### Selection and training of 2 Rozgar Sakhi's

- Two Rozgar Sakhis were selected who had already worked on the previous project as Rozgar Sakhi and had experience working with CCCs partners and SHGs.
- From January onwards, these selected Rozgar Sakhis regularly visited CCC partners and women entrepreneurs, provided handhold support regarding the smooth functioning of CCCs, encouraged mother parents to continue their work, and assisted the Field officer with training.
- Based on the reports submitted by Rozgar Sakhis, the stipend was paid from January to March 2023.

### Start-up kit and development grant for 10 CCCs

- A Start-up kit and development grant were distributed to all CCCs during the project duration. The first tranche of the development grant was given after completion of training, once they registered three regular children for a month. After the completion of 2 months, a formal observation visit was done by Rozgar Sakhi and Field officer, who submitted their report. Based on the information, the start-up kit and final installment of the development grant were disbursed.
- The kit includes Mats / Bed sheets, Water Filter Toys Registers, Whiteboards, Charts to display, and Folders with stationery.

### Responsibilities of Rozgar Sakhis

- Rozgar Sakhi spent time creating awareness for CCCs partners in the area. They also helped CCCs partner in the registration process for new children and facilitated the parent and CCC partner meetings.
- Three monthly meetings were held from January to March 2023. The agenda for the meeting was:
  1. Review and planning for the month
  2. Challenges faced, and
  3. Sharing of best practice

### Parent feedback & Review Meeting on CCC Partners

- Two sessions on CCC and nutrition were completed with parents. Sessions were conducted on immunization, nutrition, and child protection.
- One review meeting was held with CCC partners. The agenda of these meetings was to understand the CCC partners' status and challenges. The meetings were conducted in the form of cross-learning and learning from best practices from each other through discussion. Some challenges CCC partners faced were Non-payment of fees by parents, communication issues, addressing issues of children's health, primarily related to nutrition with parents, and supplementary business ideas to increase the income of CCC partners.

### Training of CCCs partners

- The training modules include Early Childhood Care and Education, Basics of Financial and Business Management, Social Enterprise Business Mode, Personal Finance, Savings, Investments, and Insurance, Child Rights and Protection, Child Rights and Child Safeguarding, POCSO, Digital Literacy Documentation / Registration at CCCs
- As a result of this training, CCC partners shared that their knowledge of child rights improved, and they felt confident running their CCCs.

### Post training assessment of CCC partners

- An internal assessment was conducted with CCCs partners on the Kobo form and viva questions.
- The questionnaire was prepared based on the learning topics from the CCCs module to ensure the safety of the child registered in their CCCs.
- All the CCCs partners cleared the assessment with an average score of 100%.



# Apnalaya Implementation Details

## Enhanced access to livelihood opportunities

### Training on financial literacy and business basics

- These training sessions were held for SHGs leaders, CCC partners and CCC mothers on financial literacy and business basics. In the financial literacy module, the topic covered:
- Small Savings - Big Benefits explained to people through the game how a five rupees savings each day makes savings. The session covered detailed information about savings, current, fixed, and recurring accounts.
- The last session covered information regarding government schemes: Sukanya Samriddhi Yojana, Atal Pension Yojana, Jeevan Jyoti Insurance Scheme, Pradhan Mantri Jeevan Suraksha Bima Yojana, Mahatma Phule Jan Arogya Yojana.

### Grant for supporting micro enterprise

- Based on the business plans and selection criteria, six women were supported with grants of Rs. 10,000/- each.
- Criteria for selection of women included: Women headed family, More than three girls in the family, and any critical illness in the family.
- A plan was prepared for the next year to track the development of the business.

### Business plan development to support women entrepreneurs

- Women entrepreneurs were selected to develop business plans based on the discussion and meetings with SHGs members. These plans were further assessed regarding women entrepreneurs' financial and training needs. This experience enabled women entrepreneurs to identify the potential growth opportunities, resource requirements and constraints for their business



# Apnalaya Implementation Details

## Access to government schemes and identification documents

### Training of SHGs leaders on government schemes

- SHGs leaders from four clusters were selected for the training. The training methodology was participatory, with group exercises, role play and discussion, followed by presentations. Training content was also targeted to the needs of women with low literacy levels.
- The objective of the training programme was to develop conceptual knowledge of SHGs leaders on government schemes such as social security benefits under the Domestic labour board, Maharashtra Building and other construction workers boards, Sukanya Samridhi Yojana, Atal Pension Yojana, Jeevan Jyoti Insurance Scheme etc. (social inclusion for urban poor) about livelihoods.

### Exposure visits to labour welfare board office

- Three exposure visits were held for CCCs partners to learn about government schemes/ livelihood opportunities available in unorganized labour. The visits to BOWC helped women to understand the benefits for construction workers, including health insurance, accident insurance, education of children etc. The E-Kendra visit helped women to understand the registration process for the E-ashram card, PAN card and Aadhar Card. The visit to Vision Rescue familiarised them with various courses available for women entrepreneurs.

### Conducted Awareness campaign & Camps

- The SHGs leaders, trained on government schemes, conducted awareness campaigns in their community to inform community members of the benefits of registration in government schemes and labour welfare schemes for informal workers.
- Two camps were organized to register SHGs members for different government schemes, documentation and bank linkages. The representatives of various government departments facilitated the documentation and registration process.



# Apnalaya

## Stories From Ground

### SHGs leader creating awareness on social entitlements schemes for urban poor

Sunita, an SHG leader, is transforming how women look at their family well-being by raising awareness and promoting various government schemes for the urban poor. Sunita runs a Community Child Care center from her home. Sunita was always interested in participating in activities beyond her household but was constrained by her lack of knowledge and self-confidence. Sunita got associated with Apnalaya in mid-2021 during the covid lockdown and was helping in relief distribution work. Later, she began attending online leadership training for Self Help Groups.

Sunita says that there has been a visible change in her community due to the efforts of SHGs members. Over 40 women started entrepreneurship activities, including running community child care centers at their homes. Some women commute daily to distant towns/cities for livelihood opportunities like patient and baby care. Sunita wants to reach out to more women to integrate livelihood into the social entitlement approach to uplift family income in urban poor slums.

### From homemaker to Entrepreneur

Jaya is a 10th-pass married woman with three daughters who runs a Child Care Centre from her house. She is also president of her Self-help Group. In February's first week, she started her CCC with three children. During the monitoring visits by the Apnalaya team, it was observed that she could get birth certificates for the two-girl child of her CCC due to her efforts. Due to her sincere efforts in caring for children, the related mothers of CCCs children can now continue their full-time job and earn around 11,000/- per month.

Jaya earns Rs. 1,800 monthly from the creche and operates the center daily from 12 to 6 pm. Apart from CCCs, with the support of her mother, she also runs a grocery shop and flour mill at her place, which gives her an additional 10,000/-. She plans to apply for a Mudra loan to add more items to her grocery shop and buy a new flour mill.



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## Sustainability-Road ahead

Through this project, women acquired skills that empowered them economically and enabled them to contribute to the family income. Their confidence has grown with the skills they have acquired, and they will play an essential role in the sustainable development of their families.

The training programmes and exposure visits have also provided a platform for the women to meet and exchange ideas with other women, giving them hope and the opportunity to start a new business to increase their family income. It was evident from the discussions with SHGs members, CCCs partners, parents of CCC children and community volunteers that the target communities were enthusiastic about the project initiatives and committed to any future collaborations with them.



## Images from the Ground



Exposure Visits to Other NGOs and their office



Business Plan Meeting

## Images from the Ground



Start-up Kit Distribution



Financial Literacy Training





# About Give

**"GiveIndia exists to alleviate poverty by enabling the world to give"**

GiveIndia exists to alleviate poverty by enabling the world to give – give bigger and better, through a giving marketplace where all the different causes and various donor segments come together to meet the development needs of India and Indians.



Representational Image

# g Give's journey so far



**22**  
years of giving



**200+**  
Givesters



**2.6M+**  
Donors



**15M+**  
Beneficiaries



**3000+**  
NGO Partners



**PAN**  
States

Representational Image

Our causes align with

SUSTAINABLE DEVELOPMENT GOALS





Representational Image

**Thank You**

**give**