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Impact Report

— 2023 - 24

In association with:





Executive Summary

The impact report showcases the project's progress supported by **Turtlemint Insurance Broking Services Private Ltd** for **FY 2023-2024**. Give Grants vetted the projects and evaluated them to tailor Turtlemint Insurance Broking Services Private Ltd's purpose and requirements, bringing in projects that create real impact on the ground and need support.

Recognised for their credibility and impactful work, the NGO Partners are spread across India and relentlessly serve causes related to **Livelihood, Gender Equality, and Skill**.

The interventions are located in Maharashtra. The NGO partners **Vipla Foundation** and **Apnalaya** have been undertaking tremendous work and showcasing unfaltering dedication to supporting underprivileged people in accessing their rights, uplifting them from their sufferings, and empowering them to reach their potential.



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g Impact Overview 2023-24



INR 14,50,559*

Amount Disbursed by Turtlemint



1

State



2023-24

Year



180
Beneficiaries



3
Causes



2
NGOs



*The amount is inclusive of funds disbursed to both NGOs and Give Grants service fee

UN Sustainable Development Goals





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's community interventions are based on 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 continues training and capacitating systemic stakeholders and policy advocates to internalize and institutionalize best practices.

Vipla Foundation recognizes intersectionality, which operates and impacts people's access to services and resources based on gender, caste, class, and economic strata of society. This makes it difficult for these families and communities to break the cycle of poverty, exploitation, and marginalization for generations.



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Economic Empowerment of Women Living in Poverty and in Vulnerable Circumstances through Entrepreneurship Development Initiatives

Need for the Programme

Poverty increases women's vulnerability to violence, from domestic abuse to trafficking. The World Economic Forum recognises poverty as the most important but often overlooked factor in improving women's vulnerability.

Vipla Foundation has been implementing entrepreneurship and employment-oriented skills training interventions, recognising that a lack of education, skills, and economic independence contributes to poverty, heightening women's vulnerability to violence, including domestic abuse and trafficking. The organisation targets young women from low-income communities' settlements who have been married as children, divorced, separated, etc., as well as those who are socially deprived and excluded. It also engages with known victims of violence referred through Government departments, shelter homes, family courts and other NGOs.

Program Details

A team of experienced trainers implemented the project in Mumbai's urban and peri-urban slums. The project targeted women who had undergone skill training by the NGO and engaged with them to become entrepreneurs. The objective of the intervention was to generate meaningful, sustainable, and economically stimulating self-employment for the women from marginalised urban communities of Maharashtra.

Overall, the intervention aimed at bridging the skill gaps between the women and Self-Employment opportunities by using an array of other interventions, including technical and business skills that equip the women to be entrepreneurs and work towards financial independence.

Vipla Foundation

Activities & Impact

- Identification and Orientation of 54 women candidates who underwent training in Beauty & Wellness
- Identification of 25 candidate cohort for Entrepreneurship Development Programme
- Presentation of business proposal to the Vipla team for approval
- Collection of Documents by the Vipla team for ensuring administrative and financial compliance
- Transfer of Seed capital to cohort of 25 for them to initiate micro-enterprises
- Support to candidates during enterprise set-up and follow-up assistance as & when required

Impact



25
Women have benefitted from the program



INR 21,000
seed capital given to the 25 candidates for setting up micro-enterprises

Location: Mumbai, Maharashtra

The EDP module covers crucial aspects of entrepreneurship, including motivation, business planning, finance management, and enterprise management. Through a structured curriculum and hands-on training, beneficiaries are empowered to realize their entrepreneurial dreams and overcome challenges.

Vipla Foundation

STORY FROM THE GROUND

In the bustling city of Navi Mumbai, amidst the challenges of a rented house and a troubled family situation, the inspiring story of Renuka Arnavre emerges. A resilient woman, wife, and mother of three daughters, Renuka faced the harsh realities of domestic violence and financial instability. Living with her husband, who battled alcoholism and was unemployed, Renuka found herself in a difficult situation. Despite resistance from her strict mother-in-law, she courageously stepped out to address the shortage of money. Renuka started as a domestic help, earning INR. 5000-6000 monthly.

The turning point in Renuka's life came when she discovered the Beauty Parlor Home Program by the NGO Vipla Foundation. Eager to increase her financial independence and determined to transform her circumstances, she enrolled in the program.

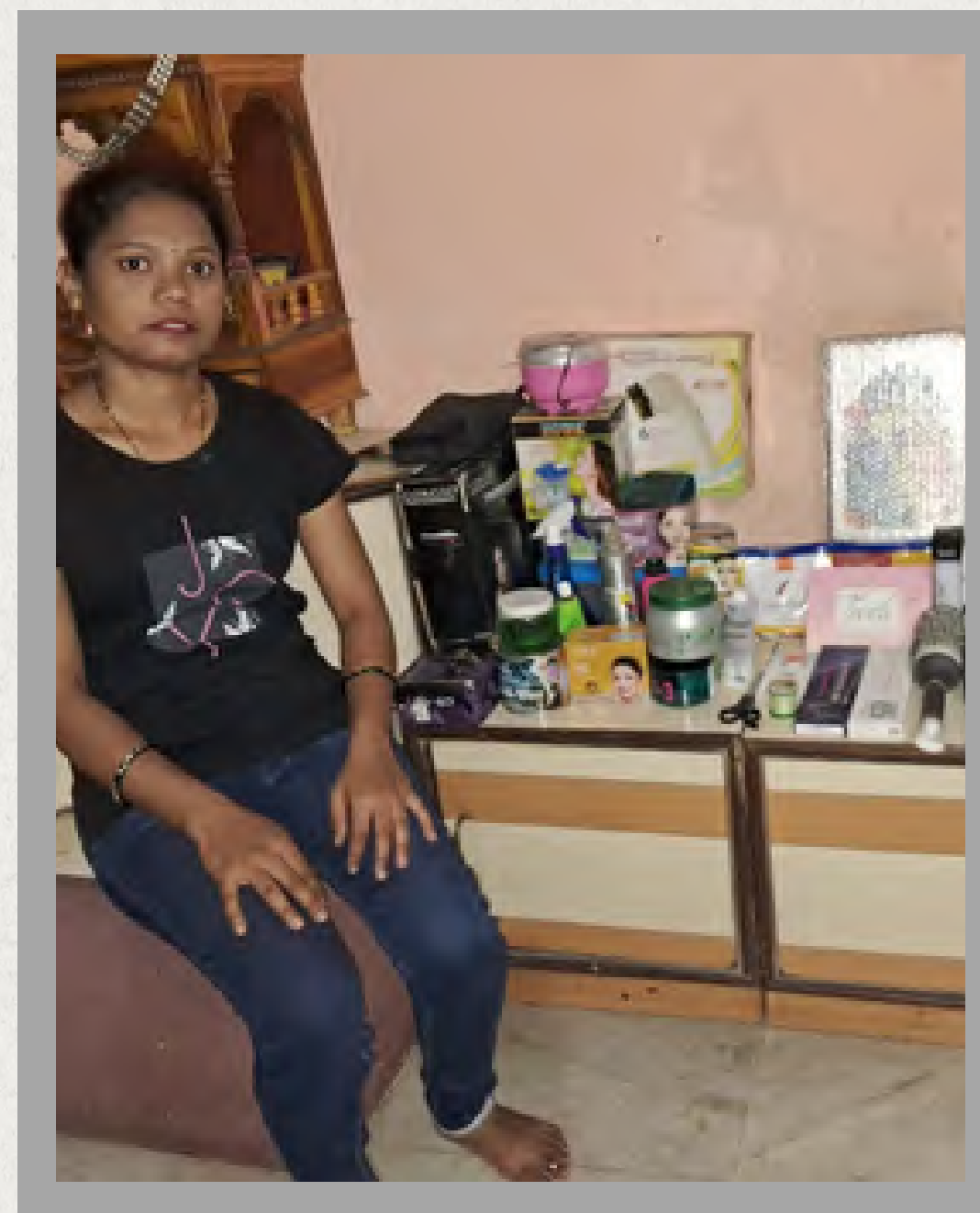
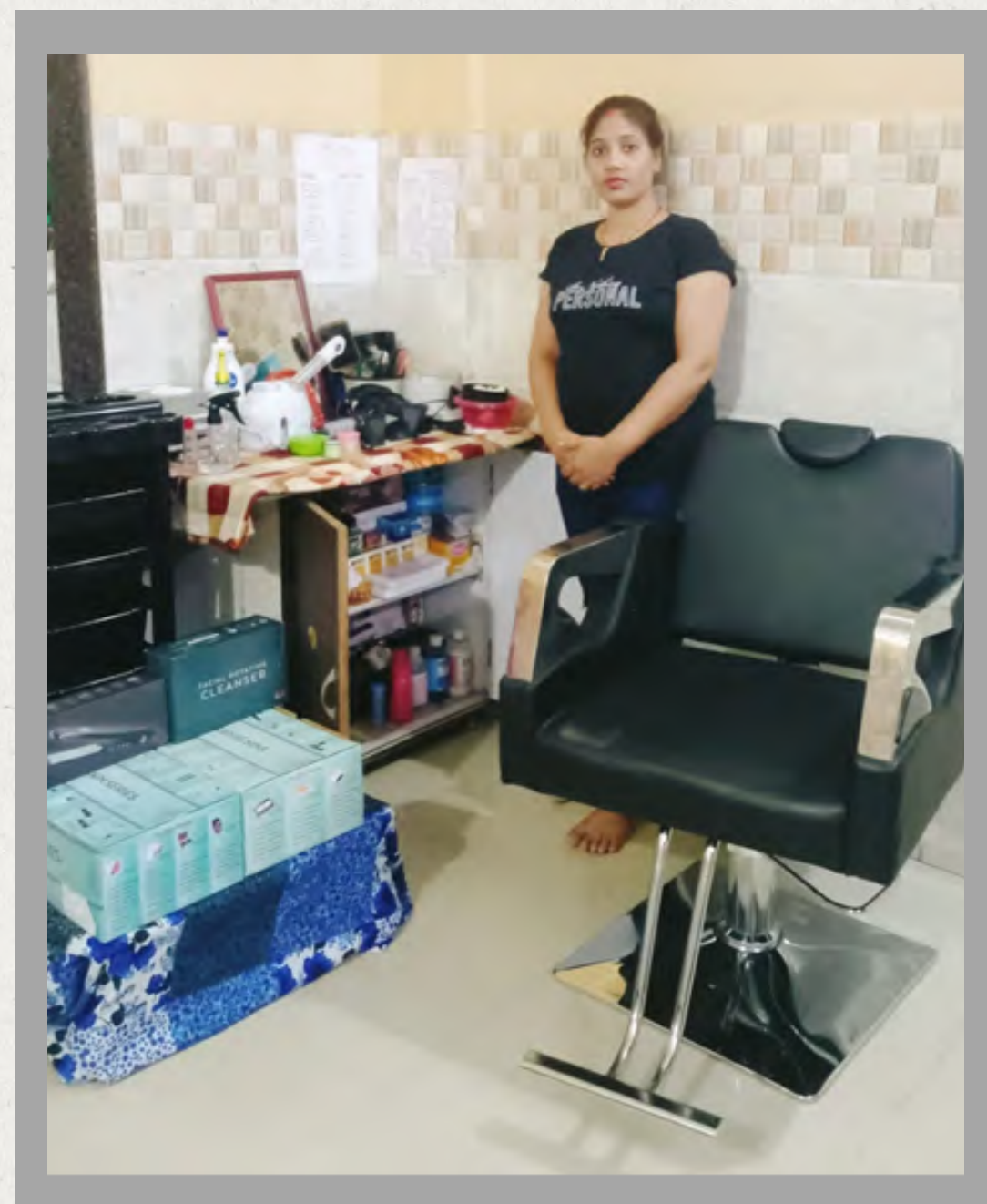
Through the program, Renuka honed her beauty skills and explored the world of freelancing. She gradually expanded her clientele through door-to-door services, showcasing her expertise and dedication. The breakthrough moment came when she took the bold step of opening her beauty parlour.

Today, Renuka Arnavre is not just a survivor but a thriving entrepreneur. Her parlour has become a beacon of success, contributing to her monthly earnings of Rs. 30,000 to 40,000. What started as a journey to escape adversity has blossomed into a story of triumph, resilience, and empowerment



Vipla Foundation

Images from the Ground



Candidates with their beauty enterprise set-up



About NGO

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.

Tackling the problem of Urban Poverty is complex. To effect change on the ground, through the three verticals - Health & Disability, Education & Livelihoods and Citizenship & Advocacy - Apnalaya takes a multi-dimensional approach, where the NGO work with Individuals, Communities and Government at various levels.



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Program Name:

Saksham – Women's Livelihood



145

women have benefitted from the program



85

children have benefitted from the program



INR 7500-12500

seed capital amount given to the 6 women for setting up micro-enterprises

Need for the Programme

In urban India, only 24.5 % of women aged 15 and above participate in the workforce compared to 75.5% of men, as per PLFS (**Periodic Labour Force Survey 2018-19**). This situation is of particular focus because, in most countries, overall economic growth, reduction in infertility rates, and increased education have gone hand in hand with increased entry into the workforce. This situation worsens in Shivaji Nagar M–East ward, where women comprise only 17% of the workforce.

According to a **recent survey** by **Apnalaya**, 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 for Shivaji Nagar was INR 2,570 per month, significantly lower than that for Maharashtra in 2019, which was INR 17,311 per month (**Maharashtra – Planning Department, 2020**).

76% (the majority) of the married women in this area do not earn. It has been argued that cultural and structural factors mutually reinforce, leading to a context that hinders both women's labour supply decision-making and the demand for their labour. There is also research that correlates the presence of young children in the house with lower female labour force participation in India.

Furthermore, Apnalaya's assessment also found that at least 25% of the communities do not have ration cards. In addition, about 3% of households in Shivaji Nagar do not have government-issued documents (Aadhaar, voter ID, ration card, PAN, etc. Apnalaya understands that in the long term, having proper documentation and ID cards enables access to government welfare schemes and social security, which is crucial for supporting sustainable livelihood options.

The project was implemented in the urban and peri-urban slums of Mumbai and aimed at bridging the skill-gaps between the women and Self-Employment opportunities

01 Assessing the Need and Identifying Locations

- Mobilisation of SHG(Self-Help Group) & its members for identification of women.
- Community & Resource Scoping
- Selection and orientation of Rozgar Sakhi's

02 Identification CCC partners and their training

- Need Assessment for the identification of the location to set up Community Child Care centres
- 11 Training completed by 30 CCC partners

03 Set-up of business model & micro-enterprises

- A Start-up kit and development grant was distributed to 15 CCC partners.
- 15 women were identified for entrepreneurship training, out of which 6 women were supported with micro-enterprise set-up.
- 130 women(SHG leaders, CCC partners & mothers were trained on financial literacy

04 Referrals & Linkage to Government Schemes

- Exposure conducted with 30 CCC partners to BOWC(Maharashtrian Building & Other Construction Worker Welfare Board, E-Kendra and Vision rescue organisation
- 138 SHG member and CCC mother were registered for government schemes

KEY HIGHLIGHTS

20 SHG leaders created awareness in the community regarding government schemes for informal worker.

90 women linked with various government schemes like Sukanya Samrudhhi Yojana and Pradhan Mantri Bima Suraksha Yojana, etc.

2 SHG members have become part of the area level federation under National Urban Livelihood Mission.

- ➔ **50** women Registration with E-Shram
- ➔ **9** SHG set-up for micro-finance
- ➔ **15** women linked to Mudra Yojana
- ➔ **17** women registered with BOWC
- ➔ **70** women linked with Mahatma Jyotiba Phule Jan Arogya Yojana
- ➔ **8** women linked Sukanya Samridhi Yojana
- ➔ **14** women linked with Atal Pension Yojana

15 SHG members have applied business loan of 10,00,000 each under Mudra loan for individual enterprises.

STORY FROM THE GROUND

38 years of Rizwana, a resident of Baiganwadi, Shivaji Nagar, faced a daunting challenge when her husband passed away, leaving her to care for their three young daughters, the youngest being just two years old. Determined to provide for her family and carve out her path, Rizwana embarked on a journey of entrepreneurship and empowerment that would change her life and inspire her community.

Initially connected with Apnalaya through a savings group, Rizwana began Tikki Moti work from home to sustain her family financially. However, her aspirations stretched far beyond mere survival. The need for a sustainable income source allowed her to undergo community childcare center (CCC) management training. With new knowledge and determination, Rizwana transformed her home into a CCC, offering childcare services to children in her community. Despite the financial challenges faced by families in the slum, Rizwana charged a nominal fee, understanding the hardships they endured. Her CCC not only provided a safe home for children but also became a lifeline for mothers seeking affordable childcare while they pursued their livelihoods.

Rizwana expanded her entrepreneurial ventures by opening a small shop at home. Balancing the responsibilities of managing the CCC, running the shop, and overseeing her household, Rizwana demonstrated remarkable resilience and dedication.



Images from the Ground



Meeting with SHG Leaders



Business Work Plan with Women Entrepreneurs



Women Entrepreneurs with their Business



About Give Grants

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

Give Grants 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.



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Give Grants's journey so far



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23
years of giving



200+
Givesters



2.6M+
Donors



15M+
Beneficiaries



3000+
NGO Partners



PAN
India

Our Causes Align with UN SDGs





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Thank You

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