

Development Support Team,

Pune

Annual Report

2020-2021

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Foreword

Development Support Team (DST) has been working towards strengthening the organisational structure of the weaker sections of the society with a special focus on women for over three decades. The organisation believes and practices the ideology of people's participation in self development and moving on to sustainable development of the community at large. DST lays emphasis on women's active participation and involvement in the development processes.

The year 2020, marking the twenty-fifth anniversary of the Beijing Platform for Action, was intended to be ground-breaking for gender equality. Instead, with the spread of the COVID-19 pandemic, even the limited gains made in the past decades were at risk of being rolled back. The pandemic was deepening pre-existing inequalities, exposing vulnerabilities in social, political and economic systems which were, in turn, amplifying the impacts of the pandemic. The urban communities lost their livelihoods and were forced to move back to rural areas. There is no one person who has not been impacted by COVID. Across every sphere, from health to the economy, security to social protection, the impacts of COVID-19 were exacerbated for women and girls simply by virtue of their gender.

During the difficult period the voluntary sector organizations stood by their communities and worked beyond their human, financial and infrastructure capacities. COVID-19 pandemic brought a paradigm shift in the way women's empowerment programs are run by Development Support Team (DST) by adopting a digital strategy to support community women. "Digitally empowered" community women used WhatsApp, calls, Zoom calls etc. to tide over this difficult phase. Role of Self Help Groups grew during lockdown and women took up leadership roles in helping the community women and vulnerable families.

Brief Background

When Development Support Team (DST) was established in 1984 it was primarily a “response” to the need of the development sector where one segment of the stakeholders were very small NGOs/Community Based Organisations (CBOs). DST owes its existence to CAA, Oxfam (Australia). DST started as a support service organisation in a small way and accepted a variety of challenges in its growth path and journey. DST has grown into a multifaceted organisation responding to the needs of the sector and also proactively initiating some processes/programmes to build an improved understanding of the current challenges.

DST has been working towards strengthening the organisational structure of the weaker sections of the society with a special focus on women for over three decades. The organisation believes and practices the ideology of people’s participation in self development and moving on to sustainable development of the community at large. DST lays emphasis on women’s active participation and involvement in the development processes.

Over the past two decades has worked towards Socio-Economic Empowerment of Women through various training modules, exposure visits and the promotion and strengthening of a community-based community owned institutions – Self Help Groups (SHGs) and Federations. The focus has been on working towards Financial Inclusion, Financial Planning and Financial Literacy of the women so as to enable them to access Formal Financial services that include safe savings and credit options and insurance. Since 2018 we have included Digital Empowerment as an important intervention as a step towards sustainability.

Organisational Structure

DST is registered as a Society and a Trust and is governed by the rules and regulations applicable under the respective Acts. The governing body comprises social workers, activists, academicians and individuals committed to the field of development.

DST’s Objectives

- *To provide information, research, training, finance and other support to voluntary agencies working in the field of socio-economic development*
- *To undertake and to assist studies and research in the field of development.*
- *To provide facilities for the exchange of information and experience among different voluntary agencies working in the field of development.*
- *To undertake and to assist organization of workshops, seminars and training courses for workers engaged in development.*
- *To undertake all such programmes and activities as might help development.*

Highlights

- DigiShakti: Digital Empowerment of Women programs were conducted for rural and urban community women. DigiShakti gained relevance during the lockdown as we continued to provide support and access to information to local communities through digital technology.
- Since DST has been involved in Disaster Response, we continued this support through the Maharashtra Covid Response Team and also the CYDA led Pune Citizen's initiative that has acknowledged DST as a partner
- Documentation of the Rapid Assessment Report for Maharashtra organisations as part of MAHAVAN.
- DST in partnership with Forbes Marshall continued their programs of Socio-Economic empowerment with a focus ongoing beyond Microfinance and working on providing sustainable livelihood opportunities to Community Women in Bopkhel and Chakan
- Forbes Marshall project continued monitoring and mentoring support both at Chakan and Bopkhel through the hybrid mode: online and physical visits. As a volunteer for Covid Action Collab we have conducted 3 Digital Empowerment training programs for Maharashtra based grassroots NGOs reaching out to 13,000 beneficiaries
- Working on women's health, DST has partnered with Dmagic, an initiative by Dr. Renu Mahtani, Autoimmunity Treatment Centre, Pune which aims to improve the health of the low socio economic strata by improving their vitamin D status and continued this effort through distribution of Vitamin D tablets to 100 women from Bopkhel, Pimpri and Yerwada during the pandemic.

Digital Strategy

Before the pandemic, the monthly staff meeting with community workers, federation directors, Self Help Group Leaders and members was a platform for monitoring and evaluation, capacity building and sharing challenges and best practices.

During the ongoing Covid 19 pandemic and the two successive lockdowns in 2020 and 2021, no physical visits were possible to the urban or rural communities. Without any routine 'physical' meeting every month, all SHGs or federation or Group Leaders could not function normally. Consequently, regular financial transactions came to a complete standstill due to loss of wages especially the daily wage earners, domestic workers and closure of small businesses. The lockdown did not allow another significant function of SHG's to take place. Women could not come out of their homes and use the platform of regular meetings to share their experiences and get community support which was a natural outcome and had a large-scale impact on the SHG movement across India.

DST adopted online tools, developed in-house with a primary objective of bridging the gap for continuity in their regular work and facilitating regular monthly meetings to be held at the SHG level. The main purpose of this 'Digital strategy' was to engage with the communities, provide support and continue the activity of financial monitoring, to strengthen an efficient and transparent system for SHGs and Federations. The community women used innovative forms of online communication and adopted the tools such as WhatsApp, calls etc. with the handholding support provided by DST to help tide over this difficult phase. Regular Community Workers and Group Leaders meetings were conducted using Zoom calls. They overcame the initial challenges of access to technology, connectivity and of course the fear of joining the Zoom meeting through the support provided by the team. The women were "trained" by the children in the community who had no fear of adopting technology. For monitoring the performance of the SHGs/ Federations, Google forms were created and shared using WhatsApp groups. These interactions helped document the status in the local communities and also to identify the areas of support.

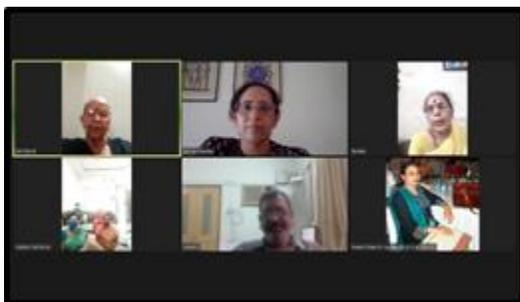
Technical Support to Corporates

Forbes Marshall



More than 20 years ago, in 1997, Forbes Marshall (FM) and Development Support Team's (DST) got together to implement a socio-economic project to empower community women in Kasarwadi and Bopkhel. Over the last two decades, a broader agenda of working towards Socio-Economic Empowerment of Women was identified and the Self Help Group (SHG)s were established as an appropriate tool

for women's empowerment through participatory processes. The impact of FM-DST programmes on the communities was striking not just in economic benefits but also on some impressive social changes. The year 2020-2021 was part of the exit phase both at Bopkhel and Chakan and SHGs are today community owned and community managed institutions which continue to meet the financial needs of its members.



The intervention both in Chakan and Bopkhel focussed on community engagement through the lockdowns, and through the year worked through online tools for data collections and mentoring support to streamline processes at the SHG and Federation level. An important decision to waive off interest on loans was taken, which were applicable for 3 months April, May and June 2020. Since a majority

of the SHG members worked as domestic workers, daily labour or managed small businesses they suffered a complete loss of income during this time. Community workers used digital technology for various activities such as conducting a needs assessment, for distribution of the food kits, information dissemination on the relief measures announced by the government, for free ration and deposit of Rs. 500 to the Jan Dhan accounts of the community women. Tracking bank transactions was a challenge during the lockdown. Digitally trained community workers and SHG

members helped community women track their bank accounts since their employers transferred their salaries online for the months of April and May.

Partnership with Dmagic

Development Support Team (DST) have partnered with Dmagic, an initiative by Dr. Renu Mahtani, Autoimmunity Treatment Centre, Pune which aims to improve the health of the low socio economic strata by improving their vitamin D status. During the pandemic Vitamin D tablets were distributed to the 39 community women in Bopkhel, 20 in Pimpri and 20 Yerwada.

Partnership with Parama Naturals and Ishanya Foundation



Continuing the efforts of providing "Going beyond Microfinance and working on providing sustainable livelihood opportunities to Community Women", DST partnered with Ishanya Foundation and Parama Naturals (a for-profit) for designing suitable products and enabling a digital presence to provide market linkages. Through online Zoom meetings and calls with Prerna Mahila Vikas Sangh, DST identified women entrepreneurs and mapped their existing skills with the current market needs, and provided livelihood opportunities for 10 women for:

- Hand-painted diyas
- Making cloth bags, chemical-free, microbial free, hand-dyed using waste turmeric after oil extraction

Women entrepreneurs used WhatsApp to share images of the designs for diyas, pricing and also share flyers to explore local markets. This also enabled an opportunity for the community entrepreneurs to participate in the online Yellow Ribbon Fair organised by Ishanya Foundation in 2020.

Technical Support to Samruddhi Welfare Development Foundation

DST provides technical and financial support to Samruddhi Welfare Development Foundation which caters to the credit needs of CBOs – Self Help Groups. Loans to the tune of Rs. 35 Lakhs have been disbursed through the SHGs to their members.

COVID-19 pandemic has also affected the operations of Samruddhi. Due to lockdown the loan distribution process was stopped and it has also affected the recovery. The Samruddhi staff were in contact with the community workers to assess the situation in the field. The community workers patiently handled the fieldlevel processes and recovered the outstanding amount from the loanees. No loans were disbursed during the initial four months of financial year 2020-21, April to July 2020. The directors prepared the lending policy and fixed the criteria of disbursal of loan, from August gradually the loan disbursals started. Considering the impact of the pandemic on the livelihood of the women, Samruddhi started giving individual loans to women who are not SHG members, the loan size was Rs.10000 to Rs. 20000, there was good response to this loan product. Continuing livelihood was the main focus.

The staff and the community workers hard work has brought Samruddhi's operations back to normal.

Disaster Response: COVID Response

In response to the pandemic and subsequent lockdown, a COVID Response Team was formed by CYDA joined by corporates, CSRs, individual donors and other civil society members, aimed to assist them through these difficult times. DST has been part of the Maharashtra Covid 19 response team. DST has worked with the Citizen's Initiative in Pune, led by CYDA, Pune, a collaboration of donors, corporates, and civil society members. DST also partnered with the Gurudwara Guru Nanak Darbar and provided cooked meals to over 500 migrant workers per day for nearly 3 weeks.

As part of MAHAVAN, DST brought on board our learnings and experience in digital tools and platforms. The first step was to conduct Zoom calls to connect with all the CBO/NGOs working in Maharashtra in April 2020. In this crisis of the COVID pandemic, CSOs played an important role in providing relief and support to the grass-root communities both in urban and rural Maharashtra.

MAHAVAN conducted a rapid online survey of the MAHAVAN member organizations. 25 CSO's involved in providing support during the pandemic responded online via Google forms and the quantitative data was collated and analysed further. With this basic data, a Zoom call was arranged to discuss online challenges faced by the communities and CSOs.

DST also is a member of the COVID Action Collab (CAC) which is a pan-India, people-centric, multi-disciplinary platform working with diverse stakeholders, on relief, recovery and resilience-building initiatives aimed at supporting the most vulnerable communities impacted by the COVID-19 pandemic. DST in partnership with CAC conducted digital empowerment programs for CBOs/NGOs in Maharashtra reaching out to 15,000+ community members from vulnerable communities.

Events

Health awareness programs



In response to the spike in the number of COVID-19 cases in March 2021, DST has conducted health awareness programs for the community workers and for 50+ women in Someshwarwadi, Baner partnership with IWC Baner Hills. A programme titled 'Tribute to women power' was organised in Someshwarwadi, Pashan on 7th March 2021 by Sunny Vinayak Nimhan as a celebration of International Women's Day in collaboration with three organisations viz. PABBS (the West Pune Fest 2021), Inner Wheel Club (IWC, Baner Hills) and Development Support Team, Aundh. The programme saw participation of local women leaders ,about 50-55 women and young girls.

Medha Ranade, DST conducted a session on 'preventive health care regarding Corona virus' with a focus spread of Corona virus, importance of hand washing, social distancing and proper use of masks. She also talked about the need and acceptance of COVID vaccination. Medha Ranade also discussed the importance of menstrual hygiene and Babita Kaushik, IWC Baner Hills spoke about

the use of menstrual cups in place of sanitary pads so as to protect the environment. Two packets of sanitary pads were distributed to all the women present for the occasion.

Participation at various National and International events

During the year 20-21 DST continued its engagement with three National Networks of which DST is a member VANI, SADHAN and Enable Network. Owing to the pandemic no physical events were organised during the year 2020-21. The Board members, Mrs. Mini Bedi, Mr. Shirish Kulkarni and Ms. Medha Ranade participated in the online events organised during the year by Forbes Marshall, PAIRVI, VANI, MAHAVAN and Enable Networks.

VANI: The voluntary sector has gone through a very difficult time during 2020-21, there was an unprecedented humanitarian crisis due to COVID-19. During the same period many laws affecting the working of the sector were amended. The Income Tax Act which demanded renewal status after every five years. Similarly FCRA was amended by adding restrictions like sub-grants, reduction of admin expenses and renewal of the registration. Many organizations lost their donors due to change in priorities.

VANI being a National network worked with its members and non-members by providing a mechanism to share and learn, especially in areas of legal compliance with new regulatory environment plus capacity enhancement, work towards mitigation of COVID-19. VANI held numerous online events on the above issues with inputs from sector specialists Niti Aayog and Centre for Social Research, Ashoka University. Mrs. Bedi was also a resource person and shared these debates and learnings with DST Trustees/staff and also at regional meetings.

We are grateful that VANI kept these debates and processes alive and DST was an important stakeholder from Western Region.

SADHAN: The microfinance sector also followed a similar path as VANI.

Enable Network: A Hyderabad based National Network, DST is a founder member. They work mainly on SHGs, Federations and FPOs. Enable were already ahead of other networks in area of digital/process so were quickly able to reach the ground programs and assist them.

Enable attempted to check if SHG-Federation can work as FPOs can they be amalgamated. A small research was undertaken and Mrs Bedi and Sonia Garcha were resource persons. DST identified two SHG-Federation Umang from Uttarakhand and Lok Panchayat from Sangamner. The process could not reach a logical conclusion. In the later part of the year Enable network worked on FPOs , used the Andhra FPOs in marketing farmers produce, value addition and mobilized huge support

from NABARD encouraging government policy on promotion of NGOs and strengthening them were done at the same time.

Whilst writing this report DST's engagement with these processes continues. DST now need to reflect how best to use the learning from these processes for DST programs.

Ongoing Processes

Capacity Building of Community Workers

DST also supports the grassroots cadre of Community Workers who are DST's link to all the urban community based initiatives. During the pandemic the Community Workers meetings conducted online for community engagement, sharing challenges and problems faced at the field level during the pandemic.

Owing to the rise in the number of Covid cases DST continued in its efforts in building capacities of the community workers and in creating awareness on the spread of the novel coronavirus. Sessions have been conducted by Dr Mutatkar, Trustee, DST, Medha Ranade, Trustee, DST and Dr Renu Mahtani to explain the difference between the infection of the coronavirus with other ailments and also the importance of preventive measures to control its spread.

Linkages

1. Sa-dhan

Sa-Dhan's mission is to build the field of community development finance in India to help its member and associate institutions to better serve low-income households, particularly women, in both rural and urban India, in their quest for establishing stable livelihoods and improving quality of life. DST representatives participate in national level conferences organized by Sa-dhan involving the stakeholders of micro finance sector.

2. Voluntary Action Network India (VANI)

VANI is a network of voluntary development organizations with a purpose to provide a platform for safeguarding and highlighting voluntarism and voluntary action in India. The Managing Trustee is an advisor to VANI. DST is actively involved in the VANI processes on policy related issues of the NGOs.

3. PAIRVI

DST has worked in partnership with PAIRVI on Climate Change and has played an active role in macro-micro linkages, sharing national and sub national policies with small grassroots organizations and community based groups to enhance their understanding on Climate Change.

4. MAHAVAN

VANI has promoted independent state chapters to bring together CSOs/ VDOs in Maharashtra. Members of VANI from Maharashtra have initiated MAHAVAN (Maharashtra Voluntary Action Network) as an informal forum of Voluntary Development Organizations to share knowledge, strengthen organizations and negotiate with Public (Government) and (Private) Corporate sector on equal partnerships. DST is working at the Pune District level to support this network and create an enabling environment through collaborations and cooperation.

5. International Association for Community Development (IACD)

IACD has recognized consultative status with the United Nations and its agencies.

Acknowledgements

The Board of Trustees gratefully acknowledges the support received by DST from – Forbes Marshall, Ishanya Foundation, MCCIA, PIC, Unlimited India, Dr. Renu Mahtani and Parama Naturals. The Board would also like to place on record its appreciation of DST Staff for their dedication and active involvement in successfully carrying out the various programmes and activities of the organisation. We are also grateful to the CBOs, Federations, SHGs and Community Workers for their valuable contribution in promoting women’s groups, providing micro finance services and livelihood options. We also sincerely thank our Auditors, Ramu and Associates, for their guidance and auditing the annual accounts of DST.

BOARD OF TRUSTEES

Sr. No	Name	Designation
1	Mrs. H. Bedi	Managing Trustee
2	Mrs. Medha Ranade	Secretary
3	Mr. Shirish Kulkarni	Treasurer
4	Mr. S.T. Pillay	Trustee
5	Mr. Koushik Sekhar	Trustee

STAFF

Sr. No	Name	Designation
1	Sonia Garcha	Program Associate
2	Jayant Navale	Finance Manager
3	Suresh Chavan	Project Assistant

4 Sonal Walzade Office Secretary

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