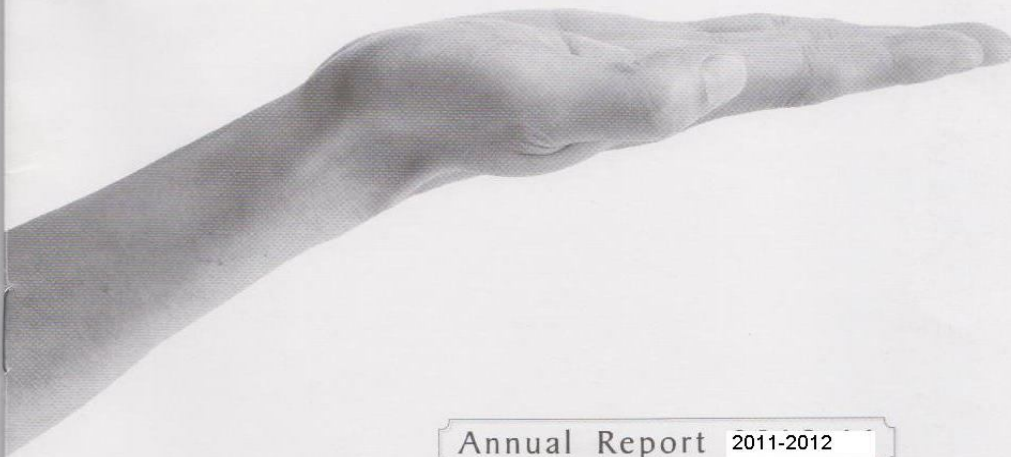




Empowering betterment,
for a wholesome tomorrow



Annual Report 2011-2012

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FROM THE DESK OF THE PRESIDENT

Dear friends,

Let me start by extending a warm welcome to all our stakeholder's .It gives me a sense of deep pride and achievement to talk about MASHAL today. Since its inception in 1985, MASHAL has successfully been the reason behind healing many lives by working hard towards its goals of a better people's society.

MASHAL has seen high growth in terms of the number of projects undertaken and we believe that we have not reached our goal yet. We believe that housing programs are not an end but a relevant need in the process of community development and there are many out there who still need a helping hand from MASHAL.

Running a full-fledged and goal-oriented NGO is far from an easy task. The problem of funds, permissions, diligence, time constraints serve as a high hurdle in the smooth flow of work processes. However, our spirit has always risen above the problems because our endeavor is to succeed in all that we aim to do.

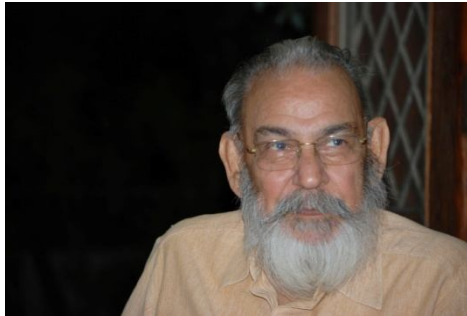
We gather our strengths from the undying spirits of our members and hard working team mates. It is because of them and their untiring efforts that we have been able to rise above all odds to make headway. By successfully completing key projects like the Insitu Slum Housing, Utthan, Dharavi Rehabilitation Project amongst many others, we have reached new heights.

As we grow steadily, we hope to scale greater heights with each passing year. Community development is after all a key factor in the overall growth and stability of a nation and as we go forward with our hopes and beliefs, we look forward to you and your support.

Your's sincerely,

Rita Panicker-Pinto

REMEMBERING Dr. MUKUND GHARE



Dr. Mukund Ghare a man with many talents, an NGO man, a water man, a writer, a lover of music left all of us on 11th, January, 2011. His sage like persona, Khadi-pyjama-kurta attire and twinkle in his eyes characterized his personality.

He was already at retirement phase when we invited him on the Board of MASHAL ie about 3 years ago. Little reluctantly, he accepted our request and started taking interest in MASHAL's activities as a Vice-President of a small organization with focus, drives, potentialities, but not much of procedure or systems. He focused on effectiveness, transparency, and accountability of an NGO. His years of experience of working with AFARM and many more NGOs, his understanding of Government workings, his belief in ethos of public participation, financial and moral accountability and his gentle but firm guidance shaped MASHAL.

Dr. Ghare was a hydrologist, successful miner, a trekker with great depth of knowledge in many fields. His greatest strength was his ability to synthesize different fields and come up with unified theories, in particular on "Human Development and behavior " It used to be a treat to spend few leisure evenings with him and his friends including Ashok Kulkarni, listening to his words of wisdom and analysis of things. He authored many books, held a Rural Development chair at YASHDA and was well respected in the political /administrative circle of Maharashtra for his views on inclusive development.

MASHAL's staff held him in very high esteem and found in him an approachable father figure. His insistence and inputs in drafting modified constitution of the organization and creating Staff/Financial Manual, his idea of starting and creating different funds for sustainability of NGOS have enabled a well defined structure for Mashal. His rapport with Late Gerry Pinto and other active members like Dr. Sudha Kothari, Ashok Kulkarni and others was great and it helped us in resolving many organizational issues smoothly.

MASHAL salutes his unforgettable personality and remembers his support, encouragement, foresight, vision and smile on his face.

His memories will continue to guide us.

About MASHAL

MASHAL, a non-Governmental organization was conceived in the year 1985, by a group of likeminded people who believe in community development through people's participation and recognize adequate shelter and a healthy living environment with access to services as basic human right. MASHAL strongly adheres to the concept of people's participation which forms an essential component of any development program and is continuously striving through sustained efforts to involve people in key areas of need identification, formulation of action plans and implementation of the same. It believes that, housing programs are not an end but a relevant and initial intervention in the process of community development.

ORGANIZATIONAL SET-UP

MASHAL was established in 1985, registered as a non-governmental organization under the Society Registration Act, 1860 and Bombay Public Trust Act, 1950 MASHAL staff consists of professionals in the field of Architecture, urban and regional Planning, Engineering, Social work and rural development. Apart from its core group, MASHAL also draws upon the services of groups of experts who assist and render their expertise to MASHAL in the field of development. The general superintendence, control and direction of MASHAL are vested in the Board of Trustees headed by the President Mrs. Rita Panicker-Pinto and other members of the Executive Council. MASHAL accepts donations endowments from individuals, firms, funding agencies from within and outside the country. These are exempt from Income Tax under sec. 80G of the Income Tax Act of 1961. MASHAL is also registered under the Foreign Contribution Act of 1976 enabling it to receive funds from abroad.

The details of Registrations are as follows:

Bombay Public Trust Act, 1950

Regd. No. Maharashtra/ 2164/85/Pune

Dated-6th, Sept.1985

Society Registration Act, 1860

Regd.No F/2930/Pune,Dated 2nd April, 1985

Foreign Contribution Regulation Act, 1976

Exemption under 80 G of Income Tax , 1961

Reg.No 4542 Dated-16th, March 1989

Income Tax Act, 1961

Ministry of Home Affairs, Govt. of India,

New Delhi, Regd. No.083930157

MASHAL PAN CARD No. AABTM2835L

MASHAL TAN No. PNEM2153B

MASHAL VAT No. 27045223473 V Dt. 19.05.2012

MASHAL SHOP ACT No. 38535

Committee Members:

1. Mrs. Rita Panicker-Pinto

President

2.Shri Ashok Kulkarni

Treasurer

3. Dr. Sudha Kothari

Member

4.Dr.Meera Mehta

Member

5. Prof. Utpal Sharma

Member

6. Prof. R. Shankar

Member

7. Shri. Shankar Ramnathan

Member

8. Shri . Sharad Mahajan

Executive Director

VISION

Community development through people's participation.

MISSION

Provision of adequate shelter and a healthy living environment, with access to basic services as a human right.

OBJECTIVES

Support to people's initiatives: To assist and support people's initiative in addressing issues of urban and rural poor communities in organizing housing, living environment, livelihood and quality of life. Emphasis shall be on people's participation in all activities supported and promoted.

Research into urban housing: To study to conduct research in the related fields and document people's actions towards improving housing in urban slums., environment ,livelihood, basic services and quality of life.

Participatory implementation of housing schemes: To plan, co-ordinate, monitor, implement, supervise and evaluate any area based schemes for improving housing and other basic services in the above mentioned areas with involvement of people, local authorities, financial institutions and other social organizations in a participatory manner.

Providing Expertise: To assist and lend expertise in the above mentioned fields to other organizations to take up the schemes in the above mentioned areas

Building resource pool: To prepare and publish literature, reports, films, media material etc, in connection with the above objectives.

Training: To conduct training programmes for the promotion of the above mentioned objectives.

Micro-Finance: To work in the field of micro-finance for poor on livelihood, housing and other development issues.

Children's rights: To promote and support programme actions directed to protecting children's rights through community development approaches in the context of marginalized communities.

Resource Management: To assist and render expertise to public bodies in resource management.

PAST PROJECTS

- a) Slum redevelopment project, Indiranagar, Santacruz, Mumbai –1985**
- b) Slum relocation project, Patil Estate Zopadpatti, Pune–1991**
- c) Redevelopment scheme, Adarshnagar Slums, Yerawada, Pune – 1992**
- d) Preparation of Annual Status Report on the Environment for local authorities. 1996-2009**
- e) Map-Based Information System (MIS) 1996-2000**
- f) Slum reconstruction project for the flood affected people at Pimpri-1997**
- g) Slum Sanitation project for Pune Municipal Corporation in 1999-2000**
- h) Slum mapping and GIS based biometric socioeconomic base line survey 2004-2007**
- i) CDP and DPR for Pune, Nashik 2007-2008**
- j) Dharavi Rehabilitation Project 2007-2009**

MASHAL conducted the surveys in four stages as mentioned below:

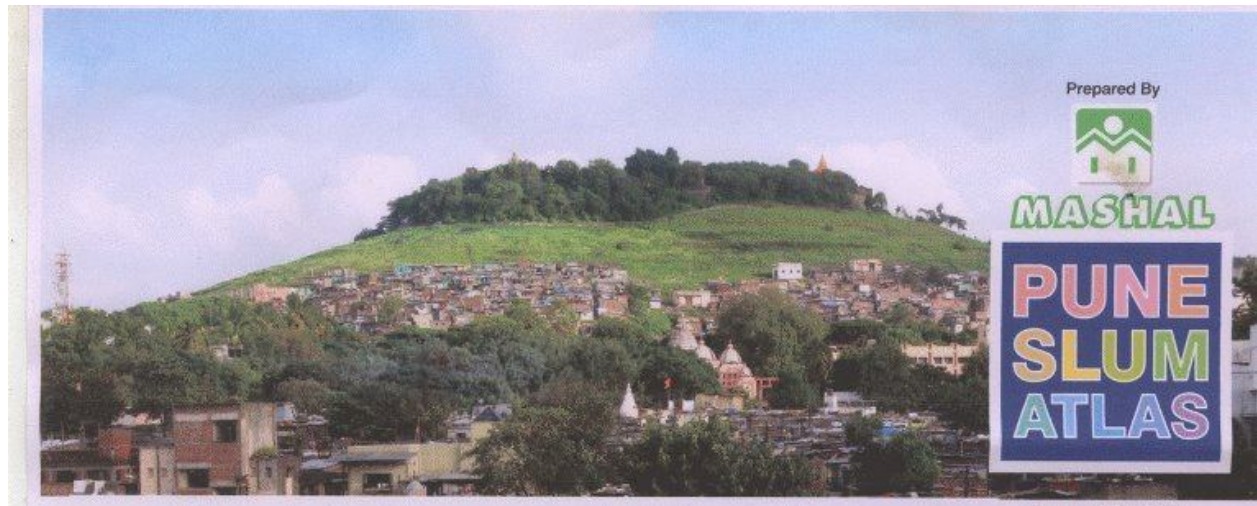
- a) Cadastral survey- showing each structure to the scale indicating use and number of storeys.
- b) Socio-Economic survey- collecting detailed information of family of the occupier/establishment in the format approved by DRP.
- c) Bio-Metric survey- capturing photo of the head of household and his/her left hand thumb impression.
- d) Photo Verification-digitally capturing the structure with unique ID No displayed on the same.

For more information on the Dharavi survey please refer to the website- www.dharavi-survey.in

Activities in Earthquake-affected Areas

- a) Earthquake resistant housing project, Budhada-Latur-1993
- b) Village reconstruction project, Lohara and Villapur, Osmanabad-1994
- c) Sanitation improvement program, Transit camps, Latur and Osmanabad 1993-94
- d) Housing support program for destitute women in the earthquake affected area of Latur and Osmanabad.

THE SLUM ATLAS



MASHAL has compiled a Slum Atlas for Pune, India. Compiled over a two year period, the Slum Atlas is a docket of 15 booklets that provides analytical information of the demography, socio-economic profile, housing infrastructure provision and rehabilitation status of slum pockets in Pune. One booklet covers Pune City and rest 14 booklets detail Pune's 14 administrative wards. MASHAL has been forerunner in utilizing Geographical Information Service (GIS) based biometric socio-economic surveys for Pimpri-Chinchwad Municipal Corporation (PCMC), Pune, Nasik and Dharavi, Mumbai. From 2004 to 2007, MASHAL used GIS based biometric socio-economic surveys to map all of the 72 slum pockets in PCMC. It is also currently involved in similar projects with PMC and Nashik Municipal Corporation (NMC). Accordingly, MASHAL has been an active partner in the preparation of City Development Programs (CDPs) for Pune and PCMC.

The detailed demographic information included in the Atlas makes it a reliable reference document for professionals, academic institutes, social marketers, bilateral funding organizations, micro-finance institutes, real estate companies, political representatives and Corporate Social Responsibility (CSR) departments of business enterprises. The vast potential of Slum Atlas has already been witnessed by the Urban Community Development (UCD) department of Pune Municipal Corporation (PMC) for the identification of target groups for welfare programs.

The Slum Atlas is an initiative by MASHAL, though the maps and information provided have been prepared in association with the UCD department of the PMC, Slum Rehabilitation Authority (SRA), private developers and CHF International. The success of this endeavor is a result of hard work and determination of our team and associates.

PUBLICATION OF SLUM ATLAS



The Slum Atlas was released by the Hon. Chief Minister of Maharashtra Shri. Prithviraj Chavan, at Alpa Bachat Bhavan at Pune on 25th, November, 2011. Sharing the dais with the Chief Minister were Shri. Balasaheb Thorat, Revenue Minister, Shri Patangrao Kadam, Minister of Forest, Rehabilitation & relief Works, Earthquake Rehabilitation, Shri. Harshwardhan Patil, Minister of Co-operation and Parliamentary Affairs, Shri. Prakash Solanke, State Minister Revenue, Rehabilitation & relief Works, Earthquake Rehabilitation, Marketing and Textiles. Shri. Ramesh Bagwe , Member of Legislative Assembly, Shri. Swadhin Kshtriya, Principal Secretary Revenue,. Pune Mayor- Mohansingh Rajpal and Pune Divisional Commissioner Shri. Dilip Bund,

Copies of Slum Atlas were presented to each of them. Shri. Sharad Mahajan, Executive Director of MASHAL presented the Slum Atlas to the Chief Minister, who then formally declared the publication of the Slum Atlas. Shri. Mahajan spoke about the objectives of the organization in publishing the Slum Atlas. He mentioned that these will be made freely available to all the elected representative and key PMC officials for their use and will be given to other interested persons or organizations against the donation. He thanked all the involved organizations and individuals for their support in preparing the Slum Atlas.

ONGOING PROJECTS

IN-SITU SLUM HOUSING UNDER JNNURM FOR P.M.C.

The Pune Municipal Corporation is the first ULB to have piloted the In situ up gradation model and has emerged as a forerunner in championing a project methodology that gives credence to the voice of the poor. The strategy for the up gradation model clearly outlines its arenas, vehicles, differentiations, staging and mechanism for up scaling which are unique to the project.

A key mandated requisite was the acceptance and participation of the communities in the process of slum rehabilitation. The choice proposed was supposed to be the derivative evolved as an optional model as per the cafeteria approach. It needed to showcase a model that had a bottom up approach. The model takes cognizance of the investments that have already been made by slum dwellers in building their homes and therefore it focuses predominantly on the more vulnerable sections within the slum community by targeting the program at occupants of kachha huts. It allocates monies for basic infrastructure provisions so as to bring about an improvement in the living environment of the urban poor.

MASHAL has undertaken to construct 2010 houses in the Yerawada and Sangamwadi administrative wards of Pune. Of the four NGOs, who are involved in this BSUP model, MASHAL has taken a lead role and its efforts have been highly appreciated.

The Funding allocation per house:

Central Government	50%
State Government	30%
PMC	10%
Beneficiary	10%
Total	100%

The total estimated cost of tenement is Rs. 3 lakhs. PMC got 4,000 houses sanctioned and shortlisted four NGOs to implement the project. The following is the status of progress of work as on 20/10/2012

• No. of Approvals -	1928
• No. of demolition-	1798
• No. of footing completed-	1788
• No. of plinth completed-	1785
• No. of Brick work completed-	1586
• No. of slabs completed-	1741
• No. of houses completed-	1145
• Contribution from Beneficiaries-	Rs.4,27,23,391/-
• Bill Raised to PMC upto RA Bill 65	Rs.40,62,76,050/-
• Payment received from PMC-	Rs.3,84,182,850/-

The project has difficulties due to:

- 1) Delay in payment by PMC
- 2) Government Tax, Income Tax, VAT, Surcharges and Rs.22, 000/- per house

Habitat for Humanity:

Habitat for Humanity India has assisted tens of thousands of families since its inception in 1983. It works in partnership with locals, grassroots, non-governmental organizations, microfinance institutions and other partners throughout India to provide decent housing.

Innovative projects such as the insitu upgradation project suffer delays as the concerned ULB's and the implementing organization are working out processes based on innovation. This leads to delay in release of payments. MASHAI was carefully assessed for its due diligence by Habitat for Humanity and could garner the much needed push required to complete the project due to the bridge fund provided by Habitat for Humanity.

RAY (Rajiv Awaas Yojana)

Rajiv Awaas Yojana (RAY) announced by the Honorable President of India on 4th, June, 2009 for the slum dwellers and the urban poor envisages a "Slum-free India" through encouraging States/Union Territories to tackle the problem of slums in a definite manner. The scheme is expected to cover about 250 cities, mostly with a population of more than one lakh across the country by the end of 12th, Plan (2017). The scheme will progress at the pace set by the states.

The states which will benefit are Andhra Pradesh, Bihar, Goa, Gujarat, Himachal Pradesh, Karnataka, Madhya Pradesh, Maharashtra, Orissa, Rajasthan, Tamilnadu, Uttar Pradesh, Uttarakhand, West Bengal and Union Territories of Andaman and Nicobar and Pondicherry.

The main objective of RAY is:

Every citizen has access to basic civic and social services and decent shelter. It aims at achieving the vision by encouraging States/Union Territories to tackle the problem of slums in a definitive manner, by a multi-pronged approach focusing on:

- a) Bringing all existing slums, notified or non-notified within the formal system and enabling them to avail of the same level of basic amenities as the rest of the town;
- b) Redressing the failures of the formal system that lie behind the creation of slums and
- c) Tackling the shortages of urban land and housing that keep shelter out of reach of the urban poor and force them to resort to extra-legal solutions in a bid to retain their sources of livelihood and employment.

Thus, the main focus of RAY is an integrated approach aimed at bringing within the formal system those who are forced to live in extra-formal spaces and in denial of right to services and amenities available to those with legal title to city spaces, and at correcting the deficiencies of the formal system of urban development and town planning that have failed to create conditions of inclusiveness and equity so

that, henceforth new urban families whether by way of migration or natural growth of population have recourse to housing with municipal services, and are not forced to create encroachments and slums and live extralegal lives in conditions of deprivation of rights and amenities.

MASHAL's target for this project is to work in 435 slums with 152791 households.

RAY training with UCD Members



Samruddhi

This project is financially supported by CHF International. The overall objective of this project is to improve access to formal and non-formal education and skill training that will improve the livelihoods of slum residents.

Specific objective is as below:

- To improve access to formal and non-formal education and skill Training that will improve the livelihood of the slum residents.
- To improve public infrastructure and services in slums.
- To motivate parents and children's to access to formal education.
- To increase income generation activities for unemployed youth and women.
- Providing tutoring programs.
- Community participation to improve the infrastructure and services.
- Create ownership of peoples regarding the infrastructure and services.

MASHAL works in 6 slums for the above project. These slums are Tuljabhavani, Ramoshi Aali, Mahatma Phule, 130 Dandekar Pul , Ambil Odha, Annabhau Sathe. The project period is for 3 year.

The activities held in above slums are:

- Micro-planning.
- Support to Drop-outs.
- Livelihood support to needy slum dwellers.

Expected output from this project is as below:

1. Students will complete their school education; motivate students to rejoin the school.
2. Get employment through vocational training.
3. Family income will increase.
4. Capacity building of the person through business.
5. Provide employment through Smart Service Center (SSC).
6. Increasing the new job opportunity in Smart service center.

Community Meeting (Focus Group Discussions)





MASHAL

Shard mjan
EXECUTIVE
DIRECTOR

MAHARASHTRA SOCIAL HOUSING AND ACTION LEAGUE
MAHARASHTRA
2104/85/PUNE

REGISTRATION NO.
F/2930/Pune

THE BOMBAY PUBLIC TRUST ACT. 1914.

SCHEDULE VIII [Vide rule 17 (1)]
MAHARASHTRA SOCIAL HOUSING AND ACTION LEAGUE
D-2, MALTI CO.OP. HSG SOCIETY, NEAR HOTEL SAHARA
SENAPATI BAPAT ROAD, PUNE-411016
BALANCE SHEET AS AT 31.03.2012

FUNDS AND LIABILITIES		Sch.	Rs.	Rs.	PROPERTY AND ASSETS		Sch.	Rs.	Rs.
Trust Fund or Corpus :					Immovable Properties :				
Balance as per last balance sheet					(Suitably classified giving mode of valuation)				
Adjustment during the year					Additions or deductions (including those for depre.) if any, during the year				
Other Earmarked Funds :					Movable Properties :				
(Created under the provisions of the trust deed or scheme or out of the income)					Equipment's				
Depreciation Fund					Investments :				
Sinking Fund					Note : The market value of the above investment Rs.				
Reserved Fund					Furniture & Fixtures				
Any other Fund:					Balance as per last Balance Sheet			479,379.00	
FCRA					Additions during the year			193,094.00	
			154,175.50	154,175.50	Less : Sales during the year				
Loans (Secured or Unsecured)					Depreciation up to date			67,248.00	
From Trustees					Loans (Secured or Unsecured): Good/d'ful				
From Others			21,289,995.00		Loan Scholarships				605,225.00
For Expenses					Other Loans				
For Advances			2,040,648.00		Advances :				
For rent and other deposits					To Trustees			-	
Contractor's deposits & Retention			36,039,418.95		To Employees			-	
In-situ Beneficiaries Contribution			9,176,256.10	68,546,318.05	To Contractors Domestic				
For Sundry credit balances					To Contractors In-Situ Project Expenses			26,013,857.76	
Income and Expenditure Account :					To Lawyers				
Bal. as per last Balance sheet			558,238.50		To Others:				
Less : Appropriation, if any			558,238.50		Deposit for office Premises			325,000.00	
			455,233.00		Deposit- PMC for Insitu Project			4,596,000.00	
Add : Surplus as per Income and					Tax Deducted at Source			3,672,384.00	
Less : Deficit Expenditure Account					Income Outstanding :				
					Rent				
					Interest				
					Other Income				
					Cash & Bank Balance				
					[a] In Current Account			(7,647,377.06)	
					[b] In Fixed and Flexi deposit with Banks			41,517,227.00	
					[b] With the Trustee			61,491.35	
					[c] With the Manager				33,931,341.29
				69,713,967.05					69,713,967.05

As per our report of even date
For Abhay Gundecha & Co.
Chartered Accountant

Pune

Date: 02.08.2012

(A.C. Gundecha)

The above Balance Sheet to the best of my / our belief contains a true account of the Funds and Liabilities and of the Property and / Assets of the Trust. For Maharashtra Social Housing And Action League

Managing Trustee

Trustee

Our Human Assets**Employees**

<u>Sr.No</u>	<u>Names of Staff</u>	<u>Designations</u>
1.	Sharad Mahajan	Executive Director

Administration

2.	Adit Jatar	Admin Manager
3.	Vrushali Kadam	Receptionist

Insitu Housing Team

4.	Krishna Chame	Deputy Director
5.	Ramesh Kurhade	Autocad Assistant
6.	Girish Dongare	Field Officer
7.	Mangal Gaikwad	Field Officer
8.	Ramesh Dube	Field Officer
9.	Gopal Jadhav	Field Officer
10.	Rupali Orse	Computer Operator
11.	Santosh Hendre	Field Officer
12.	Navnath Bhabale	Field Engineer

ACCOUNTS TEAM

13.	Sujata Bhuwad	Head Accountant
14.	Navnath Dandge	Asst.Accountant
15.	Dinesh Chaudhari	Asst.Accountant

GIS Department

16.	Rashmi Nair	GIS Coordinator
17.	Rahul Tengale	GIS Operator
18.	Jyoti Sakat	GIS Operator

RAY PROJECT

19.	Swati Madane	Project Coordinator
20.	Deepak Jagtap	Senior Field Coordinator
21.	Nitin Kasbe	Social Worker
22.	Mamta Kamlu	Social Worker
23.	Jyoti Jadhav	Social Worker
24.	Naresh Padmavar	Survey Coordinator
25.	Dinesh Nichale	Field Officer
26.	Vinod Kamble	Field Officer
27.	Pravin Sonawane	Field Officer
28.	Swapnil Mhetre	Field Officer

Samruddhi Project

29.	Ashwini Joshi	Senior Field Coordinator
30.	Rakhi Gaikwad	Field Coordinator
31.	Mumtaz Sheikh	Field Supervisor
32.	Smita Shinde	Field Supervisor
33.	Archana Danekar	Field Supervisor
34.	Reshma Itkar	Field Supervisor
35.	Shilpa Vitkar	Field Supervisor
36.	Rupali Kakade	Field Supervisor



D-2, Malati Cooperative Housing Society,
Near Sahara Hotel, Senapati Bapat Road,
Pune - 411 016
Phone No.: 020 – 25653566, 25656340
Email: mashalngo@gmail.com, mashalindia@gmail.com
www.mashalindia.org