



The Development Paradigms

**ASSEFA**  
2006 - 2007

# GANDHIJI'S VISION ON GRAM SWARAJ

## 1. Supremacy of Man - Full Employment:

- Human happiness should be combined with full mental and moral growth
- Everybody should be able to get sufficient work to enable them to achieve happiness
- Achievable only if the means of production is in the control of the masses.

## 2. Bread-Labour

- If all laboured for their bread and no more, then there would be enough food and enough leisure for all. Nothing to worry about over population, diseases, etc.
- Labour through bodies or minds solely for the love of the common good, would result in there being no rich, no poor, no high and no low, no touchable and no untouchable

## 3. Equality

- Economic equality is the key to non-violent independence.
- Working for economic equality means abolishing the eternal conflict between capital and labour.
- A non-violent system of government is clearly impossible so long as the wide gulf between the rich and the hungry millions persists.

## 4. Trusteeship

- Introduce the concept of 'Trusteeship' to move towards economic equality
- No individual ownership only common ownership
- A rich man should only use so much of his resources as he reasonably requires for his personal needs. For the remainder, he should act as a trustee to be used for the development of Society.

## 5. Decentralization

- A centralized system cannot be sustained for countries like India, with large population, large geographical areas and diversified people.
- A decentralized system is necessary for developing self-reliant villages.

## 6. Swadeshi

- Priority to self sufficiency.
- Meeting the local demand.
- Utilise local raw materials.
- Involve locals in production process.

## 7. Self-sufficiency

- Every village has to be self-sustainable in terms of food, clothing, shelter and other requirements.
- The villages should be capable of managing their affairs by themselves

## 8. Co-operation

- Introduce co-operative approach in activities
- It enables every one to get equal benefit.

## 9. Satyagraha - Active Non Violence

- Non-violence with its technique of Satyagraha and non co-operation will be the weapon of the village community.

## 10. Equality of Religion

- All religion should be equally treated and permitted to be practiced

## 11. Panchayat Raj

- Local representation
- Participatory

- Power to Stakeholders
- Decision by consensus
- Independent and transparent operations

## **12. Nai Talim – Basic Education**

- Education – All round drawing out of the best in child and man – body, mind and spirit
- Man developing education
- A strong binding force among the community
- No discrimination on caste, religion or any other basis

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## TOWARDS A NEW HORIZON



Modern society is faced with many complex problems, such as exploitation, poverty, unemployment, inequality, conflicts, inflation, corruption and violence. Capitalism is held responsible for all these evils. The capitalist system has an important role in today's era, but its application beyond certain economic limits remains questionable.

The drawback of capitalism is its ever increasing concentration of wealth and income in the hands of a few, creating disparity between rich and poor; exploitation of the working classes by those who control the ownership of the means of production and fast spreading commercialization of every dealing in society. Society at large is fast losing hope in the existing socio-economic order and looks desperately for an alternative.

Mahatma Gandhi showed the way for a new social order. Inspired by the Isopanishad, '*Tena Tyaktena Bhunijithah*<sup>1</sup>, Gandhi developed the concept of 'Sarvodaya' meaning "welfare for all". Accordingly he endeavoured to promote 'Gram Swaraj' i.e, to develop self sufficient, self reliant and self-sustaining communities. He also outlined the institutional and operational systems for a new social order covering all the major areas.

Towards this, ASSEFA, with its steadfast commitment to Gandhian philosophy, has been working for the last thirty eight years across several states of Rural India with a comprehensive community participatory approach.

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<sup>1</sup> Means all that is in the universe is pervaded by God. Renounce first therefore, in order to enjoy. Covet not any body's riches.

## ASSEFA APPROACH TO GRAM SWARAJ

ASSEFA, a Gandhian organization, has been working for the development of rural communities for the last thirty eight years. Having started as an offshoot of the Bhoodan Movement to carry out the noble mission of developing Bhoodan lands in 1969, ASSEFA has gradually redesigned its approach and programs towards creating, 'Gram Swaraj.

### Mission Statement

*'To improve the economic, social and cultural status of the rural communities and enhance their skills and self-management capacity. ASSEFA also aims at uniting the rural communities without any kind of discrimination and works for the up-liftment of the social, cultural and economic life of all and to establish self-sufficient, self-reliant and self-managed communities based on the principles of freedom, economic equality and social justice'*

### Development Approach

ASSEFA works in the remote and backward areas, where agriculture is the prime occupation. The small, marginal and landless farmers, who constitute the major segments, are dependent upon agriculture. However their earnings are so meager that they cannot meet even their basic needs. Consequently, these segments continue to live in abject poverty in the absence of any alternative livelihood opportunities. Hence livelihood support is the focus area of ASSEFA's development approach.

As part of developing self-reliant communities, ASSEFA, initially, addressed these issues through need -based programs with a range of socio-economic and welfare projects as outlined below:

#### Economic Development Programs for Increasing Income Generation

- Agriculture Development:
- Dairy Promotion:
- Micro-Enterprise Development:
- Social Credit

#### Socio Welfare Programs for Enhancing Quality of Life

- Rural Education:
- Rural Habitat Promotion
- Community Health Care and
- Social Protection for vulnerable sections:

To enable the local communities to take up development initiatives and to become self-reliant communities ASSEFA uses various strategies of "Mobilizing the local communities" and "Building up of community-based institutions" simultaneously. Accordingly, the following are consolidated before ASSEFA withdraws from any particular area.

- } Strengthening of the Community Based Organizations and their capacity
- } Building up of Adequate Resources
- } External Linkages and

## } Development of Congenial Environment

The local communities are encouraged to participate in the development process starting from identifying local issues, planning, developing and implementing suitable programs with the support of ASSEFA. Gram Sabhas in the villages are involved in identifying village issues, mostly social, and developing strategies in mitigating these issues. It also acts as a mediator for negotiating with public organizations including the government.

Women SHGs are established to address women related issues. Activity groups are formed for each program to develop action plans and implement programs. The activity groups are federated at the area level for co-ordination, external linkages and collective negotiation.

<u>Development Phases</u>	
-	<i>Planning cum micro realization:</i> Involves rapport building, conducting surveys, planning and searching for resource support.
-	<i>Pilot Project Implementation:</i> Organizing local groups to demonstrate future action in their area, preparing detailed plans for and securing financial resources.
-	<i>Advanced Implementation:</i> Starting and implementing various programs and building up linkages with various government and private agencies for collaborative support programs and

An Apex body with professional experts and elected representation from local communities is created for each program to coordinate and provide professional support. These community based organizations are formed based on the concept of Trusteeship wherein the owners/directors of the institutions are the elected representatives of the communities and these institutions have the following characteristic features:

- } Decentralized with community representation in governance.
- } Independent and democratic functions
- } Transparent operation
- } Value addition of the local resources to meet the local demand
- } Production by the masses using appropriate technology and
- } Profit sharing with the beneficiaries. Generally re-invested for local development.

ASSEFA has formed to date over 127 community based organizations with appropriate legal status to carry out development programs. All these organizations are vibrant and actively involved in serving the rural communities. The list of these organizations and their activities are outlined in annexure.

The whole spectrum of Development and the Process is broadly covered by five phases. These five phases take about 12 to 15 years depending upon the socio-economic status of the area and capacity of the local community. ASSEFA withdraws as and when the community graduates to manage the development programs on its own. However,

ASSEFA continues to be present in the area and to provide help as and when the community needs guidance and support.

### **Coverage and Outreach**

ASSEFA has expanded its operational areas with an intensive coverage particularly in Tamil Nadu. At present, ASSEFA and the various organizations promoted by it is working in 7,920 villages located in 120 blocks across eight states of India namely *Bihar, Jharkhand, Madhya Pradesh, Rajasthan, Maharashtra, Karnataka, Union Territory of Pondicherry and Tamil Nadu*. Families totaling 6.06.050 have been brought into ASSEFA's fold.

The communities have been encouraged to work together for their development in a congenial environment. Communities are mobilized through community functions such as community marriages, yatras (*marches*) and celebration of festivals, conferences etc. These regular interactions at the village and Community organizational levels, involving women in particular, to discuss development related actions, encourage social binding among themselves and provide a base for establishing a congenial social environment.



### ASSEFA Operational Areas and Outreach



Coverage	
States	= 8
Districts	= 24
Block	= 120
Villages	= 8,260
Families	= 6,33,904

## MOBILISING COMMUNITIES FOR NOBLE CAUSES



While building up a self-reliant community the need for a strong local structure to address the social issues is eminent. In day-to-day activities, Society faces numerous problems such as violence, unrest, suppression of women, exploitation of vulnerable, etc. The root cause for all these problems are: poverty, lack of awareness and cohesiveness among the communities. ASSEFA has been addressing these issues through mobilising local communities, sensitising and guiding them to tackle these problems so as to ensure the development of non-violent progressive harmonious Societies.

### 1) Emancipation of Women

Women and children are considered to be vulnerable. They are easily subjected to suppression and exploitation. Traditionally, the role of women has been confined to household activities with

restricted participation in social activities. They depend solely upon the male members and hence they are prone to exploitation.

ASSEFA has been working for more than the last three decades towards addressing the core issues of women. In the process, it mainly focused on the following factors which enable women to increase their self-confidence and self-esteem and face challenges.

1. Organizing women into local functional forums
2. Participation in income generation activities
3. Improvement of relationship with in society and
4. Active participation in village developmental programs

Accordingly, self help groups of women were formed in the villages with a maximum of 20 members in each group. These groups meet twice a month to discuss matters related to their development. Further, group savings and thrift activities were introduced. Each member saves a fixed amount at the group level, as decided in the

group meeting. These savings are rotated among themselves for meeting their immediate needs including consumption purposes.

Apart from savings, the members are encouraged to participate in income generation activities for which ASSEFA arranges need based support services such as training, credit, extension services and market linkages (vide chapter - *Livelihood Promotion*). At present 25,000 women's groups are functional supporting 4, 50,000 women. They actively participate in the development process and address some of the core social issues.

## 2) Social Security for Vulnerable

A recent study undertaken by Sarvodaya Action Research Centre in four major areas of Tamil Nadu revealed that nearly 11 percent of the total population in the surveyed village constitute a) widows b) destitute women c) deserted women d) women suffering from chronic disease e) pregnant women f) orphaned children and g) physically challenged children. These sections are vulnerable and face numerous problems in their day-to-day activities. The in-depth analysis has shown that these sections require support in terms of the following:

- Food security for widows, deserted, divorced women
- Alternative employments for women suffering from chronic disease, as many are engaged in hard physical labour.
- Wage compensation for pregnant and women suffering from chronic diseases
- Educational support for orphaned children and physically challenged children

ASSEFA has developed the following community based security schemes to support these vulnerable sections of the community on a sustainable basis.

### a) Dhanya Danam for Food Security

Although food security can be assured through alternative employment there are cases for whom other support is needed, at least for certain periods. This is being provided under the Dhanya Danam scheme wherein the members of women's groups pool a small portion of the paddy grain every day and collect it at the SHG level. Depending upon the assessed need grain will be distributed freely to the vulnerable members. Many SHGs are happy with this idea and already this program is operating in some project areas.

### b) Alternative Employment For Sustainable Food Security

Quite a few women are engaged in physically hard-work. Their problems include 1) Inadequate income and 2) Forced leave due to health reasons. There are also those who are looking for an employment opportunity. Both sections require alternative employment to meet their minimum family needs at least. Some of their preferred activities include *tailoring, retailing, refreshment/snack centres, dairying, STD Booth, handicrafts, etc.* Based on the study outcome these vulnerables are supported through SHGs on a priority basis. They are inducted into the existing women's groups and supported through training, credit for income generation activities, market linkages, etc., wherever needed.

### c) Death Attendance and Relief Assistance (DARA) Scheme

On sudden illness and death of the husband a woman finds it difficult to pay up the hospital/treatment bill and other related expenses. In this sorrowful situation she also

has to clear many formalities to arrange for the funeral. In such situations financial and moral support are necessary. These supports are provided under the DARA scheme through the SHG members. Accordingly, the group will release a part of the amount to the affected member to meet immediate expenses in addition to supporting her in getting clearance from the hospital and for arranging the funeral etc. The remaining amount will be released later to meet consumption and other expenses to enable the woman to tide over the difficult time. This scheme has been successfully tried out in Nilakottai project and is expected to be replicated in other projects too.

#### d) Wage Compensation for Pregnant Ladies:

In many instances women from poor families are engaged in hard manual work (*casual labour*) to earn a living. However, during pregnancy, particularly the ninth month and two months after delivery, these women cannot do any work and hence do not earn any income. Also they do not take enough nutritious food, which is essential for the health of the mother and the baby. To avoid this situation, compensation for the wage loss will be provided under this scheme for these three months. This helps these ladies to buy nutritious foods as well as meeting medical expenses. On getting the birth certificate from the local primary health centre payment will be released every month. This system also indirectly motivated the pregnant ladies to approach PHC for ANC, delivery and PNC indirectly.

#### e) Health Care for Chronically Diseased women

Women suffering from chronic diseases are often not able to take proper treatment due to heavy expenses. Even when they can afford to pay for treatment, which is minimal in govt sponsored hospitals, the other expenses such as travel etc., are much higher especially when the hospitals are far away or at the district headquarters. In cases requiring continuous treatment patients are obliged either to stay near the hospital or come daily. The study has shown that the patients spend more than 60 percent of the total expenses for these facilities. In order to avoid these expenses free boarding and lodging are arranged for the members of the SHGs. A suitable house is rented near the hospital and used for this purpose. The federation of women SHGs at the area level bear the cost of renting and food purchase. In addition, training and awareness on major health related issues are provided through women's groups. The detailed report on this work is separately outlined under health care services.

### 3) Marriages for the Poor

Marriages for the rural poor have always been more of a burden than a happy event. Based on interaction with the community and past experience ASSEFA encourages women's self help groups to organize Community Marriages to promote communal harmony and inter-religious amity in rural areas. In areas where communal violence is prevalent the community marriages help to bring people closer to each other for a better understanding of various issues. This year community marriages had received special attention, as women's groups in various areas had successfully conducted community marriages.

These marriages were organised in 15 areas of Tamil Nadu during this year. A total of 378 couples including Hindus, Muslims and Christians from economically weaker families benefited by this program. Over 3500 women's Self Help Groups promoted by ASSEFA have been instrumental in mobilizing the communities and conducting these marriages.

Over 50,000 people, from different walks of life attended these mega functions (Refer annexure for details).

Besides providing substantial contributions towards the cost of the marriages the women's group members have taken upon themselves all aspects of these marriages such as purchase of gifts, marriage dresses and household materials and hosting a big lunch for all those who attended the function. A huge procession of the newly wed couples in their wedding attire followed by thousands of women, children and men, accompanied by traditional band music was the major attraction, resembling a rural festival.

The presence of leaders of different religions exhorting the community to promote peace and harmony in each village and blessing all the couples were the other high-lights of this program. The participation of women's groups for identifying and including disabled persons, young widows and deserted women was very much appreciated by one and all. That this activity of arranging community marriages is slowly spreading to many projects is indicative of the fact that this community welfare activity has the potential of a significant social movement in the future.

#### **4) Elimination of Child Labour**

Over the past few years, throughout the world, and in particular. In India, much attention has been focused on the issue of child labour in manufacturing units like matchstick making, fireworks, glass and carpet industries. Conditions in many cases are highly deplorable, exploitative and hazardous.

ASSEFA has been working towards rehabilitation of child workers for nearly two decades particularly in Virudhunagar district, Tamil Nadu. Child labour in this district is a major problem. This district produces 75 percent of the country's carbonized matches and 90 percent of the crackers besides having one of the biggest printing industries in India and has been criticized for employing innumerable children in these hazardous industries.

The children employed in these factories are in the age group of 5 yrs to 14 yrs. They work for long hours in degrading and hazardous working conditions. The employers also prefer child labour as it is very cheap. Children are docile and can easily be bullied into submission. Hence to meet the requirements of cheap labour the factories transport children from distant places at their own cost. The children are brought in early in the morning and are made to work for long hours before they are taken back home.

The exploitation of these children is facilitated by the prevalence of poverty. Many families here are dependent upon agriculture which is ill supported by unfavorable agro-climatic conditions. During the failure of the monsoon large migration occurs to nearby towns and cities for menial works. Illiteracy and ignorance of parents add further scope for the employers to exploit these children to the maximum.

ASSEFA has been addressing the issue of child labour with a comprehensive approach. With the support of the strong women's groups the child workers are rehabilitated through the following interventions:

- Sensitizing the issues of child labour among the parents.
- Establishing pre-schools for young children so as to prevent them from being dragged into the work force.
- Rehabilitating the child workers by offering bridge courses through Sarvodaya Pailagam (evening schools) and linking them with mainstream education after completion at Paliagam and
- Promotion of economic self-sufficiency for the victimized families through support for alternate income generation activities.

Apart from this, the women's groups have gone a step ahead in this respect and incorporated a condition that the children of the group members should be compulsorily sent to schools. Children of any members going to work will be disqualified and will not be able to claim any services. These effective measures undertaken in Kalligudi region completely arrested the problem of child workers in over 150 villages where there were over 3,000 child workers when a survey was made and a project initiated ten years ago.



## MOVING TOWARDS OUR MANDATES

By 2009, ASSEFA will complete four decades of service to the rural communities. Towards this, ASSEFA has set a target to cover one million families by 2010 and to provide need based support to them towards building self-reliant, self-sufficient and harmonious communities:



As on 31<sup>st</sup> March 07, ASSEFA and its associated organizations have been able to bring together 6, 33,904 families to provide need-based services. The families benefited are rural poor belonging to landless, marginal and small farmers categories. Tribal women and children are given special attention as they are considered especially vulnerable.

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## SUSTAINABLE REHABILITATION IN TSUNAMI AFFECTED AREAS

ASSEFA has continued its programs to assist the tsunami affected families under the 'Coastal Area Development Projects' with the purpose of re-establishing the foundation for sustainable development of the affected children and their families. These projects have been implemented in six areas in Tamil Nadu and Pondicherry with the focus on



- Establishing strong community organizations to plan and implement programs
- Improving health care particularly women and children
- Quality education for the children
- Promoting livelihoods of affected and vulnerable families and
- Development of saline affected lands.

As at March 2007 ASSEFA was working with 25,572 tsunami affected families living across 416 villages in the coastal areas of *Marakanam, Pondicherry, Cuddalore, Parangipettai, Kurunjipadi and Karaikal.*

The support extended for livelihood activities through women's self help groups, livelihood ensuring groups and farmers have helped the socio-economically vulnerable sections to start earning regular income. The heavy monsoon rains of last year helped the farmers in washing away the salinity of the land. Hence these lands were reassessed and the support is extended mainly to fill-in the gaps.

Regular health care services through camps, follow up services, training and awareness have helped to identify the health related issues and provide suitable remedies. The stress management treatment offered in Cuddalore through a professionally qualified and trained team helped to reduce tension and improve the work efficiency and interpersonal relationship among SHG members and children.

The measures taken to make children concentrate on their education through pre-schools and Pailagam have started showing results. The parents appreciate these initiatives after noticing positive changes in their children. The need for regular school education has been promoted as from last year. In the first phase, six model schools have been started in the coastal areas.

The rehabilitation measures have shown positive results and ASSEFA has started consolidating the various programs for initiating various steps towards program sustainability. These include:

- o **Livelihood Program:** Strong community organisations such as women's groups, LEGs, etc., have been built up. They are trained regularly on group dynamism, financial management, accounting and other similar skills. This training will help the group to attract credit support for livelihood activities from micro finance institutions. The introduction of group savings and thrift will also enable the members to meet their immediate needs for consumption purposes. The establishment of bulk coolers in four locations will ensure collection, chilling and marketing of surplus milk from the milk producing farmers.
- o **Health Care Services:** The major health problems of women and children, which were raised due to lack of awareness, have been addressed through creating awareness among the women's groups. Simultaneously, remedial measures are provided. This has created confidence among the community and the continuity of these support efforts for some more time will strengthen the prospects of sustainability of this program. In addition, the establishment of a mini clinic and stress management centre will facilitate the provision of regular health care services to the surrounding coastal villages.
- o **Child Development Programs:** The joyful learning atmosphere through Pailagam has created positive results among children. Parents send their children without any

hesitation. Hopefully, the additional training through Pailagam will enable the children to perform better in their school academic work. Considering the positive aspects of these centres, the parents are expected to support these and to link with the local SHGs to provide moral and other support to these centres.

## TOWARDS SUSTAINABLE LIVELIHOODS

The areas where ASSEFA work are remote and backward in nature. Generally the local communities suffer from inadequate and irregular livelihood opportunities. Typically they have small and non-viable land holdings which are mostly barren with low levels of productivity. This results in periodical migration of these farmers to the nearby cities for menial jobs. Hence, in trying to create self-reliant communities, poverty, the core issue in the operational areas has been tackled on a priority basis.



ASSEFA has continued to support these people with land, water and animal-husbandry resource based livelihoods. However new workforces, particularly youths, are encouraged to take up non-farming activities. The strategies adopted for promoting livelihoods are culturally acceptable, comfortable and ensure reasonable regular income to the communities.

- Create opportunities within the existing livelihoods
- Promote activities that have local demand
- Production by masses and not mass production
- Appropriate technology for value addition and
- Community structure to manage livelihood activities and

### Livelihoods School

The mobile school has been created to provide knowledge based support to enhance the livelihoods of the rural people. The services includes

- o *Identifying potential livelihood opportunities*
- o *Skill upgrading*
- o *Prepare people centred business plan*
- o *Develop youths for livelihoods promotion services*
- o *Action research and documentation*
- o *Collaboration for knowledge sharing.*

A three tier community-based structure is formed for each program which operates independently towards sustainable actions. For planning, implementing and monitoring the programs active groups are formed with interested persons at the village level. These functional groups are federated at the area level for coordination and collective action. An Apex body with proper legal entity is established for each program with selected persons from the respective activity groups as the Governing Body. Professionals are employed to provide technical support as well as to manage day-to-day activities.

Depending upon the need assessment the following services are provided regularly to ensure maximum benefits to the communities.

- Capacity building
- Credit support
- Extension services
- Value adding to enable higher income earning and
- Market linkages

Towards this collaboration with organizations having similar objectives has been established to provide these services, as and when required. In addition, ASSEFA has established a 'Livelihoods Support Unit' specifically to provide in-house professional inputs in promoting various appropriate livelihoods in the operational

areas. The School works in the on-going development projects identifies the missing links and arranges for the provision of these services.

## REVIVING AGRICULTURE FOR BETTER LIVELIHOODS

The rural economy mainly depends upon agriculture. Over 80 percent of the families in rural areas are dependent upon agriculture for their livelihoods. The problems such as low productivity, fragmentation of land-holdings and exploitation by middlemen force the farmers to switch over to other menial work. These problems are addressed by action in the following major areas in collaboration with farmers groups.

- Land Protection
- Enhancing productivity of lands with multiple input services
- Promoting organic farming and
- Establishing market linkages.

While addressing these issues farmers' organizations are established. These organizations are gradually enabled and equipped to manage these issues by themselves. ASSEFA's role is mainly to consolidate their ideas for improvement and enable the farmers' organizations to implement and manage the activities.



### 1. Protecting Agriculture Lands

Agricultural land is fast disappearing due to rapid urbanization. The farmers with non-viable land sell it for good prices and use the money for other purposes. In the last two decades much agricultural land in many towns/cities has disappeared and now big buildings have emerged on this land. This trend continues everywhere and results in decrease of land for agriculture purposes.

ASSEFA has been addressing this problem by various means. Awareness on the importance of the land has been communicated to the farmers through 'Land Protection Committee' established in the villages with interested farmers. This committee also works against any farmer considering in selling his land to outsiders. In the case of low productivity this committee, in association with ASSEFA, undertakes suitable land development actions. Further, a collective system of farming is being introduced, wherever required, for better outputs at reduced cost.



These activities have been intensively carried out in the Sivagangai district, Tamil Nadu. Over 5400 ha of wasteland in compact areas have been developed under 'Watershed Development Programs' in collaboration with NABARD. A Farmers' conference was organized in Sept 06 and over 3000 farmers attended. A common convention and a set of resolutions were passed towards protecting agricultural land and the same communicated to the Union Government.

## **2. Enhancement of Land Productivity**

Depending upon the nature of the land the following actions have been taken towards increase of land productivity.

### **o Improvement of Irrigation Facilities**

ASSEFA has been working in the semi arid areas where rainfall is scanty. Although agriculture is the prime occupation, due to lack of water storage and improvement of ground water facilities, the farmers' problems continue during most parts of the year. In those areas support has been extended under watershed development programs.

During the reporting period, ASSEFA was involved in implementing comprehensive watershed programs in 19 areas. This is being carried out in collaboration with NABARD and DRDA. Under this program, it is expected to treat 15,897 ha of lands to benefit 7,499 families in Bihar (*Rajoun, Chihra, Chando, Kharanti, Somiya, Harodih, Keluadia, Ghormo, Baratand*), Jharkand (*Jhaba Gori, Jogdhipur, Basbutia, Bendih*) and Tamil Nadu (*Chithalai, Peikulam, Chinnapulampatti, Kayankulum, Uruli and Kandani*). The Community/Capacity Building Phase has been completed in 9 locations. This scheme is intended to bring additional lands under cultivation by improving soil and water conservation and extending other inputs supply.

In addition, other irrigation facilities are provided wherever required by constructing new and renovating existing water harvesting structure such as open and tube wells, ponds, check dams and lift irrigation with the support of the local community, Govt and funding agencies. Pump sets for efficient use of water are distributed and pipelines to minimize water losses are installed.

### **o Supply of Improved Inputs**

In order to enhance the output, sowing of improved seeds has been introduced in the operational areas. The seeds are, generally, selected based on their resistance to pest or insect attack, adaptability to the local environment and reasonable outputs. To purchase these seeds, the farmers are linked with well-known sources such as Krishi Vigyan Kendra and Horticulture Department. In some areas, particularly in Tamil Nadu and Bihar, the farmers have been encouraged to develop seeds banks to distribute to the surrounding areas.

### **o Multiple Cropping System**

The farmers are encouraged to use multi cropping system. In many areas, the practice of mono crop systems, particularly cash crops, led to depletion of soil fertility. The farmers try to compensate for this with chemical fertilizers so as to get better yields. However to avoid such situation, multi cropping systems are encouraged. The farmers are encouraged to cultivate food cash crops as well as horticultural crops under inter cropping systems.



In the watershed project areas, the farmers are encouraged to take up horticulture farming. In Bihar, the concept of WADI (small orchard), has been introduced among small and marginal farmers. These farmers are provided with saplings of mango, citrus fruits, cashewnut and gooseberry. In addition, they are encouraged to plant fuel and fodder plants for fencing with trenching work along all boundaries of the land.

### **3. Ecological Farming**

Awareness on organic farming has been created among the farmers. Support such as technical advice, training and market linkages has been provided particularly in Sivagangai district. Over 100 farmers, who have been encouraged to undertake organic farming, have been brought under OFG (*Organic Farming Groups*). They are helped to interact with each other on a regular basis. In addition an expert is invited every month to pay a visit to all the fields and clarify the doubts of the farmers.

Although people are buying organic products at higher prices in the metros cities, never the less the prices have not increased significantly in many areas. As part of solving this problem, steps are being undertaken to seek export opportunities for organic products. Recently a tie up has been arranged with a commodity trading unit in Saudi Arabia for exporting mangoes.

### **4. Market Linkages**

In other areas to save the farmers from exploitation by the middlemen and market fluctuations the farmers have been helped to undertake the following initiatives based on their requirements.

#### **o Establishment of Godowns**

These are established to protect the farmers from fluctuation of market prices. During a low price period the farmers collect their produce through common collection centers and store it in the godowns. These facilities help the farmers to keep their produce safely during the market lean period. When ever the demand increases the products are sold at higher prices. These godowns have been setup, particularly in Rajasthan and Bihar, where the areas are very remote and witness high fluctuation in market prices.

## o Promoting Rural Shanties

The common market yard is the traditional concept in India where buyer and sellers meet at a place for trading at a lower level. During the era of the barter system, people gathered in common places for exchange of goods. Even today it continues in certain villages. But in many villages these shanties vanished over the years and middlemen have emerged.

As part of enhancing the income of the farmers, ASSEFA has reintroduced rural shanties. With the support of community organisations, suitable places are identified and market infrastructures established... Marketing committees of selected farmers are formed to manage these shanties. In all shanties the user pay system is introduced. The revenue generated is partly allocated for maintenance and the remaining portion shared among the panchayat and local community organisations promoted by ASSEFA. At present five market yards are functional at Mudukankulam, Mallanginaru, Anaicut, Mandavai Kazhikuppam and one in Rajasthan.

## STRENGTHING RURAL ECONOMY THROUGH DAIRYING



In many areas agriculture is becoming unpredictable due to failure of monsoon rains. This affects not only the farmers but also the entire rural economy. However, to mitigate this issue, dairy, a suitable and viable enterprise, has been introduced on a large scale. Having started with support for the milch animals other services were gradually introduced based on the needs. Today, comprehensive services are offered through community organizations.

Dairy was initially introduced to supplement the income of the farmers. The impact that the dairy program creates in the rural economy has motivated ASSEFA to choose dairy as the main source of income for the farmers. During the reporting period alone a sum of Rs 300 million (Euro 6 million) has gone into the villages from the dairy enterprise activities.

Additionally, the concept of the mini dairy has been introduced. Under this scheme the farmer with a minimum of 5 animals will be supported by an assured market. He will be committed to create more mini dairy farming in his area. For financial assistance, Sarva Jana Seva Kosh, a Non Banking Financial Company formed by ASSEFA, supports the mini dairy farmers.

The services offered under the dairy program

- o Assistance for purchasing milch animals
- o Development of fodder crops and centralized purchase of animal feeds
- o Extension services – *veterinary care and Artificial inseminations*
- o Adoption of modern technology for hygienic production and processing
- o Marketing of surplus milk

While rendering these services employment opportunities are generated especially for the local youths. Depending upon their interest and skills, training is given to the local youths before they start work. At present, 24,108 families including landless, small and marginal farmers are getting assured income from the dairy enterprises.

<i>Dairy Based Livelihoods....</i>	
• <i>Families Under Milk Production</i>	<i>: 20,567</i>
• <i>Dairy Based Service Providers</i>	<i>: 2,479</i>
• <i>Employment in Processing Milk</i>	<i>: 136</i>
• <i>Employment in Marketing Services</i>	<i>: 926</i>
<b><i>Total</i></b>	<b><i>: 24,108</i></b>

### **1. Community Approach**

Dairy groups with interested members are formed at the village level. These groups meet regularly and discuss the challenges faced in operating dairy. In addition federations of dairy groups formed of twenty to thirty dairy groups located in the contiguous area help in disposing of the surplus milk and arrange extension services as and when needed. At present, 20,567 members are covered by the dairy groups across 800 villages.

### **2. Arranging Credit Facilities**

Dairy farmers require credit to purchase animals and for maintenance. These credits not only enable them to increase the quantity of milk but also improve the quality of milk. This credit support has been arranged regularly through micro-credit institutions created by ASSEFA. Many families received credit assistance under the dairy program during the reporting period. Further, farming communities, who were affected by the tsunami, have also been supported with milch animals.

### **3. Extension Services**

Veterinary care is provided to maximize the animal productivity. Qualified veterinary doctors have been engaged specifically to deliver these services. With the support of the Livelihoods Support Unit, knowledge based training is given to the producers. Linkages with govt departments are created to prevent spreading of contagious diseases and allow utilization of artificial insemination facilities.

### **4. Animal Risk Mitigation**

For the economically backward dairy farmers, the death of an animal means heavy loss to the entire family. There are families whose income is solely dependent upon the dairy program. Thus to avert this risk animals are insured. On the sudden death of the animal the family gets the funds for purchasing another animal.

Alternatively, a community based risk mitigation scheme, 'cattle protection' is being experimented with in selected areas. Instead of paying the premium to the insurance company the community structure at the area level collects and utilizes the same for community development. The resulting interest income is again ploughed back in extending dairy enterprises.

## **5. Appropriate Technology To Intensify Dairy**

There were challenges while intensifying the dairy program. Limited local market demand and lack of refrigeration facilities restricted the expansion of dairy based livelihoods. However, these challenges were overcome in 1996 by establishing a fully fledged milk processing unit at Uchapatti. Being a new venture external assistance was sought from various experts.

The success of this enterprise led to the introduction of modern technology for processing milk in various parts of Tamil Nadu. Following Uchapatti, plants were subsequently erected in Dindugal, Vilupuram and Kancheepuram districts. These plants process the surplus milk procured from the surrounding dairy groups and sell it through well connected marketing outlets.

Further, bulk cooling units have been installed in the procurement areas to collect the milk at the earliest moment to maintain its quality. These help to increase the efficiency of the dairy program. At present, there are four processing plants, one chilling plant and eight bulk cooling units. All these units process nearly 75,000 lpd produced by the dairy groups.

## **6. Extension of Dairy in Tsunami Affected Areas**

This year four bulk cooling units were installed in the coastal areas to rehabilitate the tsunami affected families with in the dairy program. In addition the existing processing plants were upgraded with modern machinery to maintain efficiency as well as cut down operating costs.

## **7. Community Structure for Management**

Separate companies have been formed to manage each of these plants. The Board of Directors are elected members from the dairy groups located in the contiguous area. For effective and efficient functioning of the Board regular training has been given in managing the units in respect of hygienic processing and marketing in accordance with market demand.

## **8. Employment for Local Youths**

For managing the technical operation of these units local educated youths have been recruited. They are given intensive on-job training for a minimum of three months before assigning them to a specific job. At present 136 educated youths are engaged in these units. These skilled youths are trained regularly on cost reduction and improvement of overall efficiency of the units with the support of qualified and experienced professionals.

A separate technical wing, DEFT (*Dairy Engineering and Food Technologies Ltd*) has been formed with the most intelligent youths. Their assignment is to provide technical guidance in terms of maintenance, cost reduction and introduction of new technology in various dairy based livelihood enhancement ventures.

## MICRO ENTERPRISES FOR YOUTHS AND ENTREPRENEURS

Under this program livelihood programmes of various categories are covered. This is entirely carried out with the support of Sarva Seva Gramodhyog Samithi, recognised by the Khadi and Village Industries Commission of the Union Govt.



## **1. Khadi and Village Industrial Activities**

Being a Gandhian organization Khadi and village industries based livelihoods are favoured. The major supports provided include enhancement of skills, production and marketing of khadi and village industry based products.

In terms of production Khadi and Poly spinning and weaving units have been established. These units act as demonstration cum training cum production centers. Finished products such as towels, bed spreads, pillow covers, dhoties, shirt clothes, are marketed locally and any surplus is sold through ASSEFA's own marketing outlets. These production units generate 8,000 to 10,000 woman-days employment per year.

Similarly, output has been widened through production of agarbathi and other pooja products. Initially, interested women are given training. Later, they are supplied regularly with raw materials for production of *agarbathi, computer sambrani, sandal powder, turmeric powder, Jhavadu, and other pooja products*. This work generates 2,500 to 3,000 woman-days employment per year.

Intelligent rural youths have been identified and encouraged to establish market outlets in various parts of Tamil Nadu. At present 27 rural youths are engaged in marketing Khadi and VI products such as Khadi garments, bed-spreads, pillows, leather items, gift articles, agarbathi, furniture, perfumes, etc, in 15 locations in various parts of Tamil Nadu.

## **2. Micro Enterprise for Women**

Women teenage girls are encouraged to take up suitable enterprises for income generation. Depending upon their interests and skills need-based support such as training, capital and marketing are provided. The enterprises for which supports are available include grocery shops, petty trade, retailing of vegetables, flowers, fruits, textile products, tender coconuts, manufacturing and retailing of dry food products, running STD booths etc. During the reporting period, 6182 families were supported.

## **3. Tailoring for Rural Girls**

This is intended for teenage girls and women. In the project villages the parents often do not send their daughter for higher education for various reasons. These girls generally support their mother in household activities. When a survey was carried out to find suitable income-generating programs for such girls tailoring was identified as the preferred profession. During the year, 350 girls were chosen in the project areas and training in tailoring arranged for them. At the end of the training program these girls were provided with tailoring machines.

## **4. Educated Rural Youths**

Rural youths have been trained in market driven vocational courses through ASSEFA's Industrial Training Centers. The courses include Electrician, Mechanic in Air conditioning and refrigeration, Wireman, Fitter, Diesel Motor Mechanics, Computer Operation,



Tailoring, Embroidery and Needle work Employment opportunities are offered to these students by arranging campus recruitment. Students, who want to start an enterprise, are supported financially and technically. This year 205 youths have benefited under the vocational training programme.

## TRUSTESHIP BASED MICRO FINANCE INSTITUTIONS

### 1. Sarva Jana Seva Kosh For Development Finance

Credit is an important factor in creating sustainable livelihoods for the poor. Although there are a number of mainstream financial institutions the poor cannot obtain credit from banks for various reasons. In order to provide these services, many micro-finance institutions have emerged in the last decade. Never the less a large number of rural poor are dependent upon private moneylenders, who charge exorbitant rate of interest.



ASSEFA is considered a pioneer in this sector in India. It has supported the rural community with easy access to credit since 1988 by establishing Sarva Jana Seva Kosh. The unique feature of the Kosh is that it is conceived as a trusteeship so that the owners of the Kosh are the local community and no individual ownership is permitted. Moreover the profit earned cannot benefit any individual but is ploughed back for community development.

In recent years, the legal entity of the Sarva Jana Seva Kosh has been changed to cope with change in the policy in India towards the micro-financial service sector. Accordingly it has been registered under the 'Non Banking Financial Companies' Act, the best suited legal entity for such financial services.

At present Sarva Jana Seva Kosh operated on a three tier structure.

Livelihoods Ensuring Groups (LEGs) have been formed in the villages of individuals having a common interest. The groups assess the needs of the credit requirements and viability of the income generation activities and proceed to the next level – the Federation of Livelihoods Ensuring Groups formed at the area level. The elected members of the LEGs form the governing body of the FLEGs which are registered under the Mutual Benefit Trust Act. These Federations invest their shares as equity in Sarva Jana Seva Kosh and the Board of Directors is formed of elected representatives from these Federations.

Recently Kosh has undertaken a study to develop suitable products for enhancing livelihoods. Based on the outcome of the study the following schemes have been conceived to provide for support with development finance under Akshaya Pathra scheme.

S. No	Scheme	Objective	Max.Amount	No. of Installment
1	Komadha	To Promote Mini Dairies	30,000.00	6 months
2	Bhoomadha	Agricultural investment	15,000.00	10 months
3	Nalavazhvu	To Improve the Dwelling Place	10,000.00	10 Months
4	Vazhvadhara	Multi Purpose Group Loan	3,000.00	6 Months
5	Annapoorna	To Support Livelihood Service providers	10,000.00	10 Weeks

## 2. Sarvodaya Nano Finance Ltd For Micro-Credit to Women

It is the first micro-credit organization owned by the rural women for their credit needs. Similar to Kosh, it also operates on a three tier structure. The women's self help groups formed in the villages are federated at the block level and registered as Mutual Benefit Trusts. The SHGs register themselves with these trusts and become members of the trusts.

The trusts mobilize the resources from the women groups and invest the same as shares in Sarvodaya Nano Finance Limited, a NBFC registered with the Reserve Bank of India. The Sarvodaya Nano Finance Ltd supports the SHGs with micro-credit through Mutual Benefit Trusts. The Company extends credit to the Sarvodaya Mutual Benefit Trusts which are members of the Company's General Body by virtue of their

shareholding. The Sarvodaya Mutual Benefit Trusts, in turn, lend only to SHGs that are registered as members with the MBTs.

Having started its operation in 2000 the company has brought many women into its fold. The impact of the operation on the rural women has been very positive. The organization has not only enabled women to get micro-credit, but also increased their social participation. Good leaders have emerged and are playing an active role to combat discrimination against women, awareness to create awareness among other members of the community and to obtain support services from the Government.

Particulars	2004-05	2005-06	2006-07	Cumulative
Loan disbursements (Rs. In lakhs)	4,442.03	7,015.58	11,604.10	27,783.30
Number of SHGs given Loans	7,526	11,051	15,147	43,678
Number of individual borrowers	67,061	93,362	126,211	3,72,530
Average per capita loan size (In Rs.)	6,624	7,514	9,194	7,458
Average loan size per SHG (In Rs.)	59,022	63,484	76,610	63,609
Active borrowers at end of the year	47,282	84,349	116,625	116,625
Number of SHGs formed	11,958	17,653	24,278	24,278
Number of SHGs enrolled	7,984	11,531	16,093	16,093
Number of members enrolled	1,32,934	1,89,368	266,380	266,380
On Time Repayment Rate (0 day)	99.72%	99.66%	99.57%	99.71%
Performing Assets *	99.37%	99.77%	99.56%	99.56%

# GANDHIAN EDUCATION

## 1. Model Education Towards Gram Swaraj

In the process of moving towards Gram Swaraj child education is important. However, the present system of education i.e. knowledge building alone is not adequate in creating progressive community as envisaged under Gram Swaraj. Education requires more than just 'knowledge building'. According to Gandhi ji education should aim at developing model villagers. He laid stress on the moral aspects of education and not on the intellectual sides alone. Character building was independent of literacy training and cannot be imparted through books. It can only be done through good teachers.



He also emphasized that education should be made compulsory from the age of seven to fourteen and ,during the whole period, the main objective is to turn out skilled workers in crafts like weaving, agriculture and animal husbandry. This type of education emphasis the dignity of labour and combines doing and learning. He felt that everyone should take pride in his or her work and while receiving education he or she must learn to earn his or her bread. This, he thought, would make the child physically fit and develop in him or her the capacity to work for him or her self as well as for Society.

## **2. Moving Towards Holistic Education: Three Decades of Services**

Towards this, ASSEFA has been involved in encouraging education leading to holistic development of the child – body, mind and spirit. The major focus is on character building among the children so that they respect their community and also equip themselves to take advantage of opportunities in the same manner as other students.

Schools are established in remote villages where there are no schools. In areas where Government schools are available ASSEFA provides supplementary education to those children who have difficulties in learning. Remedial classes are held in the evening for students who cannot attend classes during the day. In fact, in some areas, the students of ASSEFA are the first generation learners.

Depending upon the need such as regular (*pre-primary education, primary, middle school, high school, higher secondary education*), supplementary, vocational and remedial educations are provided in a child friendly manner -.

## **3. Holistic Development – A Major Thrust**

In addition to the regular curriculum, value based education is provided to improve the intellectual, physical, economic and spiritual growth of the child. Hence to add value to the existing education ASSEFA include the following life oriented education for holistic development

- Yoga and meditation: has been introduced for middle level students to improve their physical fitness and strength of mind. The teachers concerned have been given adequate training in various Asana and meditation under the instruction of trained instructors.
- Learning Non-violence: Classes on learning non-violence for all standards: *Pre-primary, primary, middle, high school and higher secondary education are held with the participation of such as resource persons, teachers, students, parents and the local community.* This subject has been introduced as part of the regular syllabus for all standards. Being a new subject the teachers concerned are trained under the guidance of experts.
- Curriculum on Livelihood Activities: To teach the children the essence of key livelihood activities in the rural areas, training is provided in the following activities
  - Dairy Enterprise
  - Goat Rearing
  - Poultry
  - Agriculture and Horticulture

Apart from classroom learning, the students are given first-hand experience in cultivation/animal rearing activities. In addition, demonstration units are also

established in suitable locations. For high school girl students there are opportunities to be trained in suitable vocations such as tailoring and typewriting. Further, in order to promote health and a hygienic environment kutty doctors are trained in personal hygiene, first aid, environment protection and to spread this knowledge among the community

#### 4. Child Friendly Environment

Various activities related to improvement of the infrastructure and maintenance of a “clean and green” environment have been undertaken towards preventive health care measures:

- Construction of additional child friendly buildings
- Replacement of flammable with non-flammable structures in school buildings
- Repairing of existing toilets and construction of new toilets wherever necessary
- Repairing of hand pumps and sinking borewells for drinking water purposes
- Distribution of hygienic drums to schools for safe drinking water
- Construction of compound walls to protect the school environment from the surroundings
- Cleaning the school campus regularly
- Promoting ‘Green Campus’ by planting shade giving tree saplings
- Appointing ‘Green Guards’ of selected students to keep the school campus green.

#### 5. Best School Practices

In order to bring out the best of each school, this tool is used to assess the school’s performance, identify the gaps and improve its results. The Best School Practices enables the education program to be assessed in the following areas:

- } Adequate Infrastructure Facilities
- } Hygienic School Environment
- } Essentials for Quality Education
- } Holistic Education
- } Extra Curricular Activities
- } Local Resource mobilization
- } School-Community Relationship and
- } Human Resource Development

#### o Coverage

At present the ASSEFA education program operates in 36 blocks located across three states of India: **Tamil Nadu, Rajasthan and Pondicherry**. It benefits 45,429 children with quality education supported by 1373 well-trained teachers. Preference is given for the education of girls as their need is considered to be greater than that of boys.



Type of Schools	Schools	Students	Teachers	Other staffs
Regular	168	27,138	721	110
Non Regular	652	23,503	652	31
<b>Total</b>	<b>820</b>	<b>50,641</b>	<b>1373</b>	<b>141</b>

# COMMUNITY HEALTH CARE SERVICES

## 1. Mother and Child Health – Our Priority

Women and children are susceptible to complicated health problems. In rural areas, the health problems are aggravated due to lack of awareness on health care and inadequate health care facilities. These problems are tackled by instituting preventive and positive measures.



In addition, towards a hygienic environment, help is provided for the improvement of dwellings, as well as for the construction of new houses. Intensive health care services, including psycho-social support, have also been provided for the tsunami affected families.

### o Preventive Measures under MCH

- *Ante Natal Care*: Includes early registration, identification of complications, referral services, immunisation and education on nutritious food and personal hygiene.
- *Reproductive Age Group*: Education on personal hygiene, reproductive health care, anaemia, nutritious food for family, etc.
- *Adolescent Group*: Education on personal hygiene, anaemia, nutritious food, etc.
- *Family Planning Services*: include educating target

women on planned families and arranging for family planning services as and when demanded.

### o Positive Measures

- *Ante Natal Mother*: Supply of iron and folic acid tablets as per the standard norms ensuring hygienic delivery.
- *Home Health kit*: Distribution of kits containing traditional medicinal products such as used by Grandma for healing primary health problems, with users manual.
- *Kitchen Garden*: Promotion on a large scale in target villages to supplement nutrition to the community particularly women and children.

- *Smokeless chulas*: Distribution to target communities to reduce respiratory diseases suffered due to use of inefficient chulas.
- *Environmental Protection*: Promotion of tree plantation among target communities and establishment of demonstration units for vermi-compost pits and soak pits

## 2. Health Care and Psycho-social Support in Tsunami Affected Areas

The health conditions, particularly of women and children, are unsatisfactory due to lack of awareness and inadequate health facilities in the coastal areas. This became more severe after the tsunami. Many people were affected psychologically and physiologically and became subject to communicable diseases. In addition, the insufficient intake of nutritious foods gave problems like vitamin deficiency, malnutrition, anemia...particularly among the vulnerable – children and women. These problems have been tackled systematically by delivering the following medium term health care services.

### o Health Camps

Camps have been set up in affected villages with teams of qualified and trained doctors. During the Camps, treatment to injuries or other common health problems such as fever, headache, diarrhoea, etc., was given. Assessments of other health problems were also made and follow up services provided as necessary. Chronically ill persons were referred to the nearby govt hospitals for long-term treatment.

During the last two years Health Camps took place in 138 villages benefiting 35,773 persons. The major health problems identified included anemia, URI, Vitamin deficiency, APD and PUO. In addition, Eye Camps took place in collaboration with a private eye hospital. During the Camps patients with cataract problems were identified and operated free of cost.

Follow up Health Camps also took place to deliver services such as regular health check ups and supply of nutritious food to the vulnerable – *underweight children, pregnant ladies and young mothers*. Initially milk was distributed for a month. Later, based on medical advice, nutritious mixes were distributed.

In addition regular treatment was given for URI and dysentery for underweight children. They were also supplied with multi-vitamins and de-worming syrup. As part of the monitoring system, health cards were distributed to the pregnant ladies to follow ante natal care services and to underweight children to note the progress of growth.

### o Mini Clinic for Sustainable Services

As part of providing long-term quality health care services to the coastal villages a mini clinic with necessary facilities has been constructed at Vasavankuppam in Marakanam with the support of AMI, Italy. This clinic provides mother and child health care services to the surrounding 15 villages. A trained health worker is appointed to provide treatment. Specialist doctors on a consulting basis use this clinic for treatment.

### o Building Up Health Service Providers

Health Committees have been formed in target villages. These committees consist of five members with an elected leader (*animator*) to co-ordinate the programs. Intelligent women from women's groups form the members of the

health committee their main role is to deliver the health care services, mainly MCH, with the support of health teams. Comprehensive training on regular basis is provided to these health animators, mainly on MCH services, under the guidance of trained doctors.

In addition, these animators have been provided with medical boxes with medicines to treat common health problems such as fever, stomach pain, diarrhoea, cold and other first aid items such as cotton, gauze rolls, iodine, nitro-furazone, dettol and scissors. A review of health animators' services is conducted on a monthly basis to identify necessary follow up.

- **Awareness on Health Care**

Similarly training has been given to Self help group members on basic health. This includes: kitchen gardening, preparation of nutritious mix, identification, treatment and prevention of anaemia and first aid services in emergencies such as injury, insect/snake bite, electric shock, burns, etc. In addition, training on planting tree saplings, soak pits, usage of smokeless chulas and construction of sanitation has also been provided.

- **Stress Management Centre**

In the coastal area multiple marriages are very common. Many women suffer due to this and become stressed. The widespread habit of drinking alcohol among men always leads to domestic violence in their families. This creates tension and sometimes leads to the extreme step of suicide. The problem of stress level increased after the tsunami. In view of this ASSEFA started a stress management center in Cuddalore for women and children. The main objective was to provide holistic physical and psychosocial support through recuperative measures and rehabilitative therapies for women and children.

The stress management center is fully equipped with facilities for physio therapy, hydro therapy, exercise therapy, waxing therapy; massage etc. A separate team is involved in giving treatment under the guidance of an experienced and qualified naturopathy doctor

- **Psycho Social support and Child Protection**

Psycho social treatment is provided in affected villages in Cuddalore and Parangipettai with the support of the International Institute for Child Rights and Development, Canada. The treatment is based on the principle that local children and their communities contain the 'seeds' of their own recovery from trauma and that reinforcing these local strengths is more effective and sustainable than imposing western psychotherapeutic approaches or clinical approaches.

The tsunami drastically increased the vulnerability of children in the coastal villages. This made it imperative to support a local structure for children's full recovery and healthy development. A holistic approach supporting children in the context of their own surroundings; family, school, community, culture, civil society and natural environment was needed. With a focus on the needs of vulnerable children, particularly those who were severely affected by the tsunami, this treatment builds on the protective factors with in the community to support children. Teachers and children were trained together on how to identify vulnerable children and those having psychosocial problems.

### **3. Improvement of Hygienic Living**

Homes form part of the basic needs of human beings besides food and clothes. Hygienic living places are necessary to prevent the spread of diseases. In rural India many families live in an environment which gives rise to contagious diseases. ASSEFA initiated a housing program in 1986. Under the integrated development program support for construction of group houses was provided. As the response was positive the programs were replicated.

- **Improvement of Dwelling Places**

Under this program financial and technical assistance is provided for *improvement of flooring, roofing, electrification, cross ventilation in the kitchen*, construction of toilets and drainage and provision of safe drinking water facilities. Credit support of Rs.10, 000 per family is provided.

o **New House Construction**

Similarly support is provided to rural women for constructing new houses. This assistance is provided only when the title of the house is in the name of the women. The amount for new construction is in phase based on the process of the construction works.

S. No	Particulars	Units
1	Families under home improvement	27,164
2	Families under new house construction	348
	<b>Total Families covered (cumulative)</b>	<b>27,164</b>
1	Disbursement in Mn (cumulative) for home improvement	1080.82
2	Disbursement in Mn (cumulative) for new house construction	84.20
	<b>Total Disbursement in millions</b>	<b>1165.02</b>

o **Community Institution for Housing**

In order to specifically support this program, ASSEFA floated “Sarva Seva Habitat Promotion Ltd” in 1997. Another Housing company in the name of “SEVA HABITAT PROMOTION” was registered as a Section 25 company during the year 2000 which also started giving credit assistance to rural poor for housing activities.

At the village level housing committees/groups are formed from amongst interested persons. Membership is restricted to women who receive support under economic programs like dairy, as that enables them to invest their earnings in housing without any difficulty. The main roles and responsibilities of the Housing Committee are:

- } To identify and enroll suitable members at village level
- } To examine the housing proposals backed with suitable estimates and other details
- } To document and disburse loans/grants for the housing program
- } To provide supervision of construction work
- } To arrange for recovery of loans

In addition, a Federation of Housing Committees is formed at the area level with the elected members of the Housing Committees as its members. The main roles and responsibilities of this structure are:

- } To arrange for technical assistance in supervision and construction work
- } To monitor the implementation of programs and follow up the committee activities
- } To review the functioning of the committee and
- } To act as an overall Coordinator for the housing committees.

At present 31 Federations are functional supporting 252 housing committees across various parts of Tamil Nadu.

The Board of Directors of the Housing Companies is composed of the elected representatives of the Federation of the Housing Committees. These Companies, in addition to providing professional assistance in managing the revolving funds for the housing program, provide support in resource mobilization, liaising with other agencies/institutions/government and act as an apex body to the housing program.

## ART OF PEACE MAKING





Non-Violence is a natural instinct in all living beings which pervades and acts through love and compassion and facilitates to develop goodness in human beings. Depending upon the degree of application and practice people could be classified into four categories:

1. **Learners:** Willingness to learn the art of non-violent actions
2. **Practitioners:** Positive thinking, congenial communication and practicing non-violence among fellow beings.
3. **Promoters:** Constantly spreading the concept of non-violence among different segments of people through seminars, workshops, documentation etc. enabling them to put in to action and bring more and more people in to its fold.
4. **Builders:** Providing guidance to take positive action towards non-violence and standing firm against all forms of violence and injustice in Society...

To Move towards these goals a person should be healthy, i.e., the well being of physical, mental and social aspects and not merely an absence of disease or infirmity. Towards these the following actions have been initiated.

- Stress Management
- Practicing Naturopathy
- Teaching Non-violence
- Practice of Yoga and Meditation

### **Stress Management**

Many people lead a stressful life. This is due to various problems they face in their day-today activities. For instance, in the coastal area, the wide habit of drinking alcohol and more than one marriage followed by the men create extreme tensions among women, leading some of them to commit suicide. Sudden and extreme sufferings, such as the tragedy of the tsunami also create a stressful life, particularly amongst women and children.

A stress releasing process is the initial action needed for these people to move towards non-violence. Toward this a comprehensive stress management centre with qualified and experienced professionals has been established. The main objective of the centre is to provide holistic physical and psychosocial support through counselling and understanding coupled with recuperative measures and rehabilitative therapies for the stressed persons.

This centre is fully equipped with facilities for physiotherapy, hydro therapy, exercise therapy, waxing therapy; massage etc. Initially, information on the nature of stress was provided to women's self help groups and school children. During the process there was explained to them the symptoms of stress and ways and means to release their tension. In the second phase, severely affected persons were identified through the women's groups and school teachers and provided with clinical treatment.

#### **Practicing Naturopathy:**

*“As a confirmed believer in the natural mode of living, I think that we can rebuild shattered bodies by conforming to the laws of nature. Very often I have known persons who have succeeded in getting better where medical assistance has failed. This is no reflection on the doctor brother”*

-

Mahatma Gandhi -

The very basic concept of Nature is that it is made of five core elements - *fire, earth, air, water* and *space*. Naturopathic science explains how these great elements are represented in our bodies and how the body can be cured with the help of natural elements. It further explains that a sound mind in a healthy body is mainly achieved by the intakes of our bodies - *food, water and air*. Thus towards a non-violent society ASSEFA encourages awareness in naturopathy. The major platforms include:

- Habit of eating healthy vegetarian food – among women and children
- Promoting organic foods – pesticide/insecticide free products
- Revival of traditional ‘Grandma Treatment’, which is nothing but nature cure treatment and
- Promoting eco-friendly environment for living

In each field, ASSEFA has engaged experts for actions in the required areas.

### **Teaching Non Violence**

ASSEFA has developed a range of studies on Non-Violence for all school children. This is confined to children as it is easier to mould school age children rather than adults. While preparing the curriculum a wide range of consultative workshops was organized with experts from various sectors. Based on their conclusion, the curriculum has been designed for the ASSEFA schools. The main aspects covered in the curriculum are - *healthy body and sound mind, ethical living, constructive work, non-killing and clean environment*.

Today, over 40,000 students in ASSEFA schools are following this curriculum along with regular subjects as prescribed by the government. Every year, in addition to learning, experiences are shared among the practitioners of Non-Violence at the area level – *students, teachers and parents*, to teach more to promote non-violent action. As an incentive, awards are distributed category-wise – children, teachers and parents; for the best non-violent practitioners. In addition, external persons are selected and awarded the title ‘Promoter of Peace and Peace Builders’ based on their contribution towards promoting Peace and Non-Violence.

### **Yoga and Meditation**

Yoga is a complete process of perfection of Man by developing his personality – physical, mental and spiritual. It is a systematic psychic practice to improve awareness, to develop will power and to realize the Self – to metamorphose the character so that it is in tune with Self and Society.

Towards achieving this, yoga and meditation have been introduced in to the school curriculum. The basics of yoga and meditation are taught to school children regularly.

Teachers are specially appointed in ASSEFA schools for yoga and meditation. Prior to teaching these teachers are given intensive training. In addition, the art of meditation is to taught the women's group members, all teachers and field workers. Towards this a separate team has been built up in ASSEFA. Depending upon the needs this team circulates and teaches the practice of regular meditation...

# IMPRINTS

## 1. Rationale

ASSEFA has been involved in creating a congenial atmosphere to create a new social order in accordance with the Gandhian philosophy of 'Sarvodaya'. In order to establish a self-reliant community imbued with love and justice, the existing socio-economical and cultural status of the communities has to be improved with alternative decentralised people orientated participatory and innovative approaches.



These developmental approaches have been carried out in selected areas on an experimental basis. Hence, there is a necessity to assess the impact of these approaches and to document it for wider dissemination. Towards this ASSEFA has established a separate research organisation, 'Sarvodaya Action Research Center (SARC). Its objective is:

*'To undertake action research program on Gandhian socio-economic programs aimed at promoting peace and non violence and to disseminate the learning to various stakeholders for replication'.*

## 2. Activities of SARC

- Action research on Gandhiji's vision relative particularly to economic development, children's education, governance and social security.
- Research study on social issues for developing suitable to improve conditions where necessary action plans
- Assessment and documentation of various Gandhian development models
- Professional inputs on specific sectors.
- Documentation and publication of works of eminent personalities and innovative projects aimed at promoting peace and non-violence for wider dissemination.

## 3. Research Studies...

- **Social Security for Vulnerable:** A study on the scope for providing security for widows, destitute, deserted, chronically ill women, pregnant ladies, orphaned and physically challenged children. Recommendations have been broadly accepted by the policy makers of Tamil Nadu as well as Central Government for 11<sup>th</sup> Five Year Plan.
- **Community Managed Rural Schools:** A successful model for sustaining the rural schools through local community management. The model is at present implemented in over 100 schools in Tamil Nadu.
- **Curriculum on Non-Violence:** Publication of the curriculum on learning non-violence for primary, middle and high school students. Over 45,000 copies printed and distributed to the schools in Tamil Nadu.
- **Best School Practices:** An assessment tool developed for evaluating school performance in accordance with Gandhian education and being practiced by over 300 schools in Tamil Nadu. It also helps to identify the gaps and to take necessary measures.
- **Programs for a New Social Order:** Integrated programs aimed at creating a new social order based on Gandhian principles are being tried out in Sivagangai area in Tamil Nadu. This includes eco-friendly farming covering water management, dairying, khadi and village industries based livelihoods, child education, community health and social security for vulnerable women.
- **Rehabilitation Program**

## 4. The SARC Publications

- ♣ *"Poorachiyel Pootha Gandhiya Malarga"* a life message of Shri Jaganathan and Krishnamal, great Sarvodaya Leaders. Published 3,000 copies.
- ♣ *"Amaithiyaga Ooru Ganga"* a book by a Senior Journalist, Mr. Solai on second phase of Bhoodan movement. Published 5,000 copies
- ♣ *"Learning Non-Violence"* - Seven readers. Published 40,000 copies

- ♣ “*Dreaming Blossoms*” a book on child rights. Published 2,000 copies and sold out
- ♣ “*Moving with Love*” a book on rural education. Published 3,000 copies.

## BUILDING BRIDGES

- **ASSEFA-PARTAGE Celebration**

PARTAGE, an International Organization for Children's development through child sponsorship programs based in France, has been collaborating with ASSEFA for the last two decades. The collaboration is mainly focused on the development of children in the remote areas in Tamil Nadu. Having started with twenty children in 1986, ASSEFA with the support of PARTAGE is today supporting over 6,500 rural children



with quality education in the regions of Madurantagam, Uthiramerur and tsunami affected coastal areas in 2007.

To mark this long-term collaboration, the two organizations organized three days of celebrations in India. Thousands of participants including children, teachers, parents and the local communities participated in various events and shared their experiences and expressed their gratitude to the PARTAGE Team, which visited under the leadership of the Chairman. The Team also utilized this opportunity and interacted with the tsunami affected villagers, particularly children, women and youths, to understand their problems and to further strengthen the collaboration in the development of children.

- **Celebrating Children participation and Launching Development Materials on Tsunami Rehabilitation Program:**

ASSEFA in collaboration with Save the Children Canada has been involved in rehabilitating tsunami affected families in 25 villages in Cuddalore district, Tamil Nadu. The programs supported nearly 6,000 families with the focus on rehabilitating women and children. To mark the successful completion of the 1<sup>st</sup> phase, wherein direct support was delivered to nearly 6,000 families, a day-long grand program was conducted in Chennai with the collaboration of various participants to share the experiences.

Senior Gandhian leader Nirmala Despande, Member of Parliament; Dr. Poongothai, Hon'ble Minister for Social Welfare, Govt of Tamil Nadu; Colleen Malone from Save the Children Canada and Dr. Sampath Kumar, advisor CIDA, Canadian High



Commission, India, New Delhi participated in the event. Over 1000 women, children and project workers from Cuddalore district project area attended the function. As many as 35 different publications in Tamil & English were distributed for the benefit of the children.

- **Presentation to Hon'ble Italian Minister**

ASSEFA was honoured in making a presentation to the Italian delegates headed by the Hon'ble Minister for Family Policy in Kolkotta. Among the very few ASSEFA has been selected in India to out forward its programs towards the development of families. The delegates were very much impressed with the works of ASSEFA in various fields, particularly its approach to delivering social security for the vulnerable sections – *widows, destitute and divorced women, chronically ill women, pregnant ladies and orphaned children.*

- **Building Linkages with People of United Kingdom**

ASSEFA has a long-standing relationship with UK. Inspired by the work of ASSEFA for the rural communities a few enlightened and enthusiastic young men started a forum called 'Friends of ASSEFA' in London to establish linkages between the people of the two countries and to assist the rural communities. Later the name was changed to 'Action Village India'. In the last couple of years, many people, experts in various disciplines, visited ASSEFA programs. ASSEFA sent a delegation to UK to meet the members of there, to update the progress of ASSEFA and to strengthen ties particularly in school linkages, community health and livelihoods promotion services.

- **Exchange Program with University of Torino**

ASSEFA has a link with the University of Torino which sends students who undertake short-term research on peace promoting actions. Accordingly, four students visited this year and spent two months in various projects observing the various activities in progress - *particularly community marriages (inter religious, inter caste marriages), peace education for rural children and the rehabilitation process in the coastal areas,* with the object of promoting non-violent society. Their findings were documented and translated from English into Italian to enable their experiences to be shared with their professors, students and friends.

- **Gram Swaraj Conferences**

In order to carry out the movement of 'Gram Swaraj' among the various participants particularly the young generation, a one-day conference was organised in Madurai, the historical town Tamil Nadu. Senior Gandhian leader and the direct disciple of Saint Vinoba Bhave, Sushree Nirmala Deshpandeji and Veteran Gandhian leader and the Hon'ble Minister of State for Planning, Govt. of India, Dr. M.V Rajasekaran participated. More than 2000 people attended and were convinced particularly the youth, of the importance of developing Gram Swaraj to guide India to a better future in the 21<sup>st</sup> century.

### **Farmers Conferences on Organic Farming**

There is a growing need, across the world, to promote organic farming. In India too, this has been recognized and practiced by some farmers. ASSEFA has been

encouraging farmers to practice organic farming and this is being carried out in selected areas. As part of a campaign to bring farmers together to discuss and formulate common guidelines for practice ASSEFA organized a conference of farmers in Sivagangai. Over 1,000 farmers practicing organic farming participated and shared their experiences. At the end of the conference a common policy was developed for organic farming for follow up and wider dissemination through the Ministry of Agriculture, Government of India.

## Annexure

### ASSEFA PROMOTED COMMUNITY BASED INSTITUTIONS

Sustaining development initiatives is one of the major objectives of ASSEFA. Towards this, various activity groups have been established at the village level to manage the respective programs. These activity groups are federated at the area level for co-ordination, external linkages and collective action. An Apex body with a proper legal entity has been created with professional expertise for each program to coordinate and provide professional support. The status of such apex bodies is as follows.

S. No	Institutions	Legal Entity	Purposes	Units	Coverage	
					Areas	Families
1	Sarva Jana Seva Kosh	Companies Act	Development Finance Company for Livelihood activities	1	13 SLMBT/FNF	44 Blocks/Areas
2	Sarvodaya Mutual Benefit Trust	MBT	Federated body of women SHGs. Mobilise resources both within and outside to meet credit demand of SHGs	105	105	4,65,000
3	Sarvodaya Nano Finance Ltd	NBFC	Micro Finance Institution owned by women SHGs. Shareholders are MBTs. Raises external loans to meet the credit needs of SHGs via SMBT.	1	105 SMBTs	24,278 women SHGs
4	Institutions for Micro Enterprises	Trusts & Society	Apex bodies to promote livelihoods through micro enterprises	3	28	27,319
5	Sarva Seva Habitat Promotion Ltd	Section 25 Company	Financial and non financial support to construct new houses for women and improve existing houses	2	31	16,092
6	Milk Processing Companies	Section 25 Company	Women owned Companies to process, homogenise and pocket surplus milk to market	5	35	24,108
7	Education Trusts	Trust Act	Established to provide professional support to community managed Schools	9	19	50,641

			in ensuring quality education			
	<b>Total</b>			<b>126</b>		

## HUMAN RESOURCES

The total manpower strength in ASSEFA development activities is 6374. This figure includes both workers and volunteers involved at various levels. The participation of female workers/volunteers accounts for 70 percent of the total workforce in ASSEFA. Towards efficiency improvement, training at various levels is organised regularly. This includes class room training, exposure visit, experience sharing etc... The present strength of Human Resources of ASSEFA classified under the headings of cadre and gender is given below.

Sl. No	Company	Senior Executives	Executives	Regional Manager / CEO's	Area Devt./ Technical Manager	Program Associates/ Technical Assts.	Community Workers/ Teachers/ Facilitators	Support Staff	Total
1	Livelihood promotion services	8	12	7	14	136	2517	895	<b>3589</b>
2	Micro and Development Credit	1	111	118	0	0	632	301	<b>1163</b>
3	Education	7	14			46	1373	75	<b>1515</b>
4	Health Care and Habitat Promotion	2	2			4	12	78	<b>98</b>
5	Coordination	1	5			3			<b>9</b>
	<b>Total</b>	<b>19</b>	<b>144</b>	<b>125</b>	<b>14</b>	<b>189</b>	<b>4534</b>	<b>1349</b>	<b>6374</b>

	Male	14	133	88	14	157	544	992	<b>1942</b>
	Female	5	11	37		32	3990	357	<b>4432</b>



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