

**ASSEFA**  
35<sup>th</sup> Year in Rural Development

## **Social Mobilisation and Institution Building**

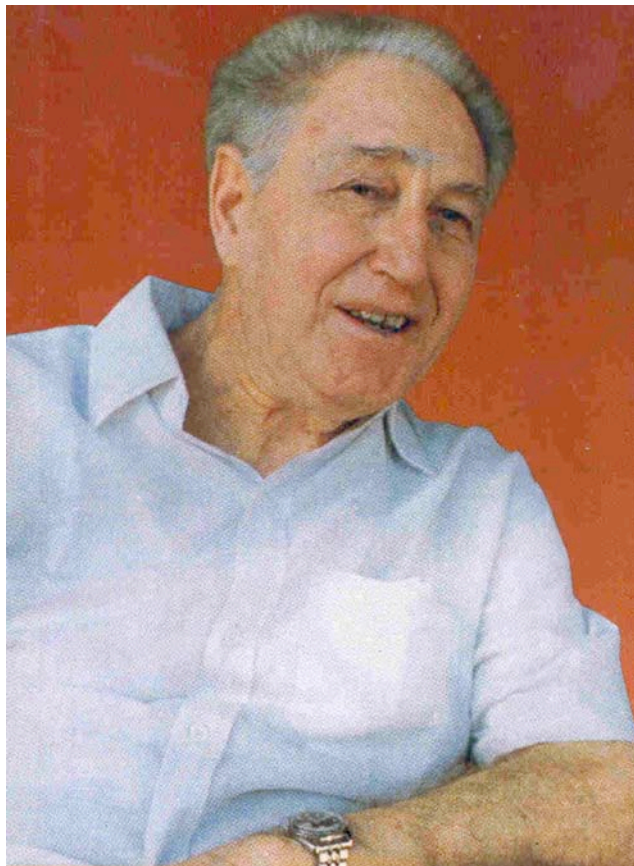


**Annual Report  
2003-04**

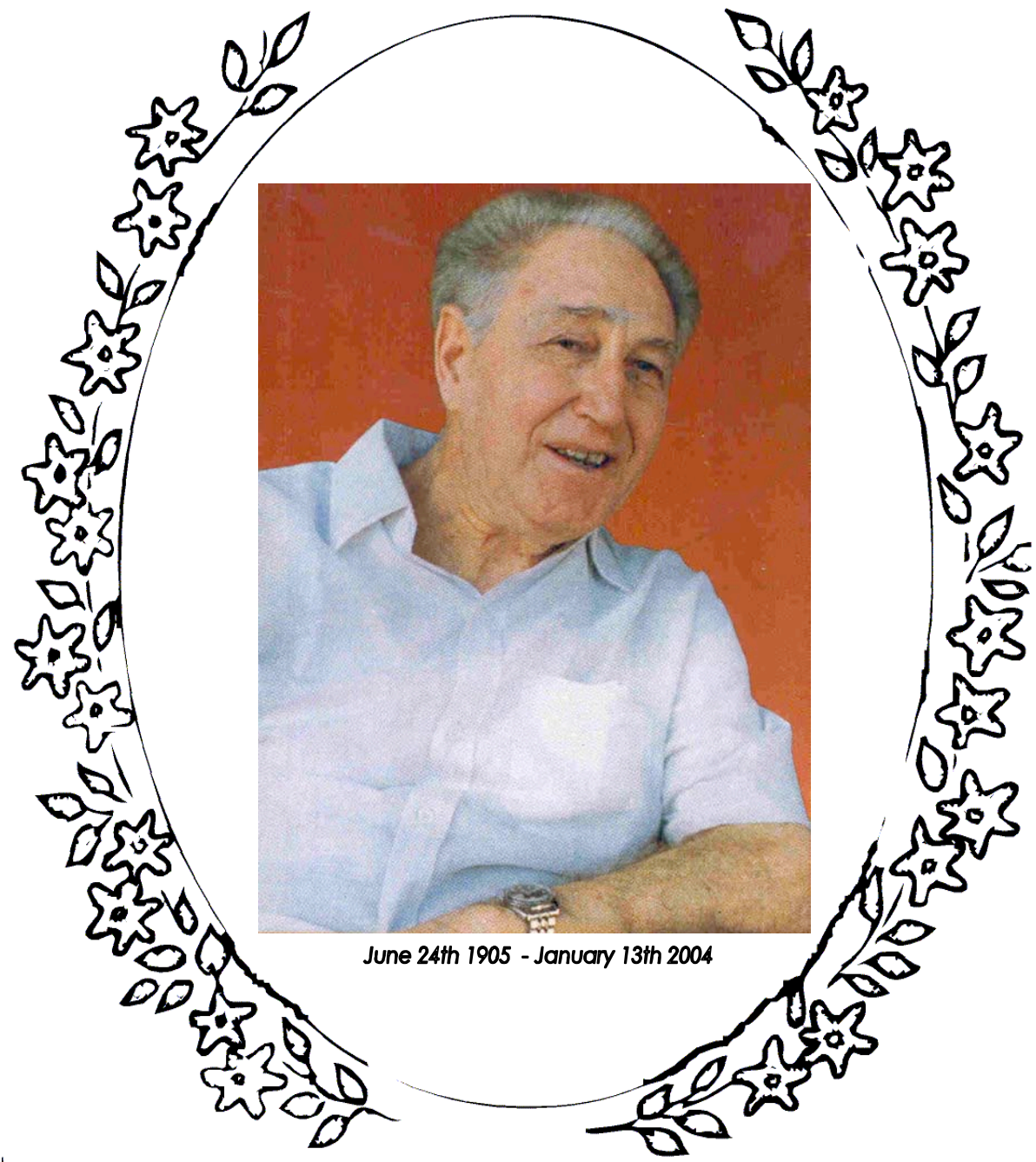
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Dedicated to  
Prof. Giovanni Ermiglia  
Co-Founder – ASSEFA



*June 24th 1905 - January 13th 2004*



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## Abbreviations

•	•
• ASSEFA	• Association for Sarva Seva Farms
• NGO	• Non Government Organisation
• SHGs	• Self Help Groups
• SDM	• Sarvodaya Development Model
• CBOs	• Community Based Organisations
• SJSK	• Sarva Jana Seva Kosh Ltd
• SSDF	• Sarva Seva Dairy Federations Ltd
• SMBT	• Sarvodaya Mutual Benefit Trust
• SNFL	• Sarvodaya Nano Finance Ltd
• FCRA	• Foreign Contribution Regulation Act
• RBI	• Reserve Bank of India
• MCH	• Mother and Child Health Care
• RMK	• Rastriya Mahila Kosh
• SIDBI	• Small Industrial Development Bank of India
• NABARD	• National Bank for Agriculture and Rural Development
• Govt	• Government
• SSGS	• Sarva Seva Gramodhyog Samithi
• DEFT	• Dairy Engineering and Food Technologies Ltd
• SARC	• Sarvodaya Action Research Centre
• NDDB	• National Dairy Development Board

## 1 ASSEFA, a Development Organisation

Association for Sarva Seva Farms, a Development Organisation, has completed thirty-five years in serving the rural community. Having started as an offshoot of Bhoodan Movement to carry out the noble mission of developing the Bhoodan lands in 1969 in a small village in Tamil Nadu, ASSEFA has expanded its operations to other areas in Tamil Nadu as well as other states in India, where its interventions were found needed. Subsequently, ASSEFA also changed its approach from working exclusively with Bhoodan allottees to working with the entire community and from its sectoral land development to a multi-faceted development approach.

ASSEFA has been working towards achieving the Gandhian philosophy of “**Sarvodaya**”, meaning , “**welfare of all**”. Accordingly it has set its objectives : *‘Improving the economic, social and cultural status of the rural communities and enhance their skills and self-management capacity. ASSEFA also wants the rural communities to unite without any kind of discrimination and work 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’.*

Based on the experiences and the constant learning and feedback from the communities, ASSEFA, in addition to its change of approach from working exclusively with Bhoodan allottees to working with the total local rural communities, has also concentrated on the strategy of mobilising local communities, making them fully participate in the development process and building institutions to sustain the development initiatives.

### 1.1 Comprehensive Programs for Holistic Development

Among the various factors that cause for the prevailing unrest and violence in the society and affecting the overall developmental processes, the following could be cited as the major ones.

- } Unequal Economical Status,
- } Lack of opportunity for access to basic services (education, health, etc) and
- } Division of society (on caste, religion, etc).

In order to mitigate the hardship of the issues, ASSEFA has been implementing multi-faceted development programs, aimed at the holistic development of the community, creating congenial environment and bringing the community together. It is in this context, ASSEFA's innovative efforts and strategies to mobilize the local community and preparing them for working together for common benefits, assumes special significance. Such programs so implemented include:

#### Mobilising People for Communal Harmony

- } *Community Marriages:* These include inter-caste and inter-religion marriages organised by the community themselves.
- } *Yatras:* These include Pada Yatras (walking marches) to bring awareness among the community on all issues concerning the community and help them find amicable solutions.
- } *Knowledge Dissemination:* Sharing the experiences with wider sections of the community through seminars, workshops, conferences, etc.

#### Economic Programs for Increasing Income Generation

- } *Agriculture Development:* Providing irrigation facilities, wasteland and watershed developments and supply of quality inputs like improved seeds, compost natural manures.
- } *Dairy Promotion:* Financial support to purchase cows, and help to collect the milk, process and market the surplus.
- } *Micro-Enterprise Development:* Input supply, training and market linkages for the produces. This programme is mainly to support rural artisans and unemployed rural youths
- } *Social Credit:* Designed to support economic and consumption purposes, as well as to meet immediate needs. Micro-credit is designed exclusively to support rural women for economical activities.

#### Socio Welfare Programs for Enhancing Livelihood Quality

- } *Comprehensive Rural Education:* Providing education at various levels: balwadi, primary, middle, high, higher secondary schools and technical training institute.
- } *Rural Habitat Promotion:* Construction of new houses and up-gradation of existing houses for hygienic living.
- } *Community Health Care:* Promotive, Preventive and Curative health care through direct intervention as well as linkages with Govt., programs.
- } *Social Protection:* Provision for mitigating the risk for the cattle diseases by the local community organizations and for life insurance coverage with Insurance Companies.

## 1.2 Development Strategy

In order to enable the local communities to sustain development initiatives and for realising the self-reliant communities,, ASSEFA has been adopting the twin strategies of “***Mobilising the local communities***” and “***Building up of community-based institutions***”. Accordingly, the following factors/areas are considered crucial for the sustainability of the development interventions and are therefore strengthened prior to ASSEFA's withdrawal from any particular area.

- } Strengthening of the Community Based Organisations and its capacity
- } Building up of Adequate Resources
- } External Linkages and
- } Development of Congenial Environment

The local community in the operational area is encouraged to participate in the development process including that of identifying local issues, planning, developing and implementing of suitable programs with the support of ASSEFA. This is followed by monitoring and assessment of the results achieved. Gram Sabha, formed in the villages, is involved in identifying village issues, mostly social, and developing strategies in solving these issues. It also acts, as a mediator for negotiating with Govt and public organisations in developmental process.

The Women SHGs are established to address issues women related. Activity groups are formed for each program to develop action plan and implement programs to avail maximum benefits. The activity groups are federated at the area level for co-ordination, building up external linkages and for collective negotiation. An Apex body with professional expertise is promoted for each program to coordinate and provide professional support in the long run. The resources are built up at the community level in the form of savings and revolving funds and are managed by proper legal entities.

The whole spectrum of the Development Process is covered by five phases. This process of development cycle takes about 12 to 15 years depending upon the socio-economic status of the area, capacity of the local community, etc.

ASSEFA withdraws as and when the community graduates itself to manage the development programs. However, ASSEFA remains to provide support to these communities when they need.

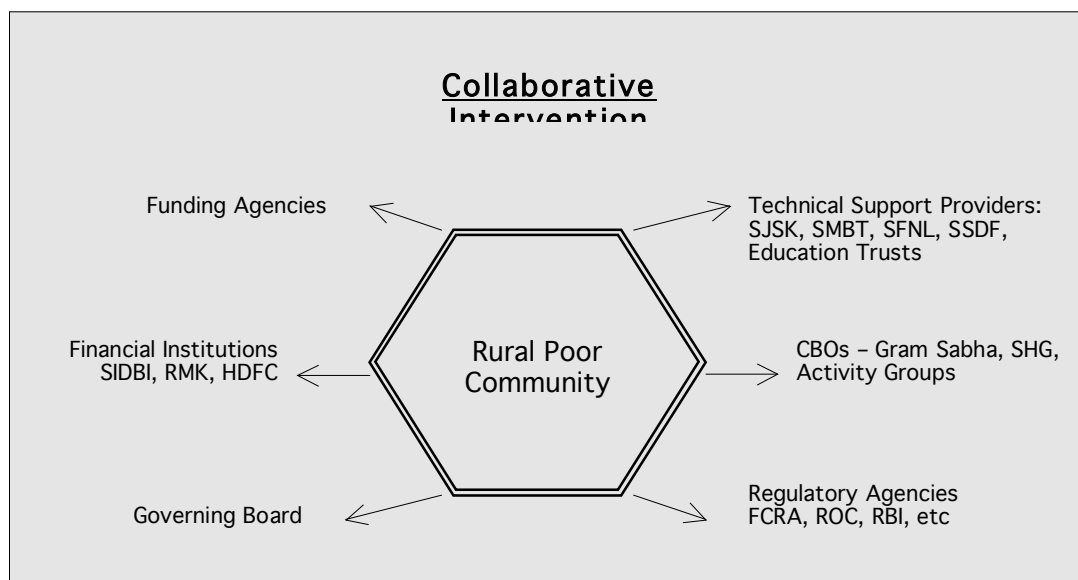
### Development Phases

- Planning cum micro realisation:* Involves rapport building, conducting surveys, planning and searching for resource support.
- Pilot Project Implementation:* Organising local groups to demonstrate future action in their area, preparing detailed plans for and securing financial resources.
- Advanced Implementation:* Starting and implementing various programs and building up linkages with various government and private agencies for collaborative support programs and
- Shedding off, the final phase,* in which communities are enabled to stabilize and consolidate their activities and take up management of programs by themselves.
- Spiral Growth,* launching similar programs in the nearby areas where communities are prepared and are eager to accept ASSEFA's interventions on the withdrawal of ASSEFA from an earlier project in

### 1.3 The Approach to Interventions

Community Development requires complex matrix, consisting of quality inputs and expertise from various disciplines. In order to achieve comprehensive development of the community, a collaborative approach is needed from funding agencies, financial institutions, Specialists, Managerial Professionals, Government Departments and of course the local community, as otherwise the interventions might not yield the expected results.

ASSEFA in its developmental process adopts a collaborative approach for its various interventions. A typical collaborative approach of ASSEFA is shown in the figure. Depending upon the nature of intervention, the collaborative approach among the various stake- holders, varies.

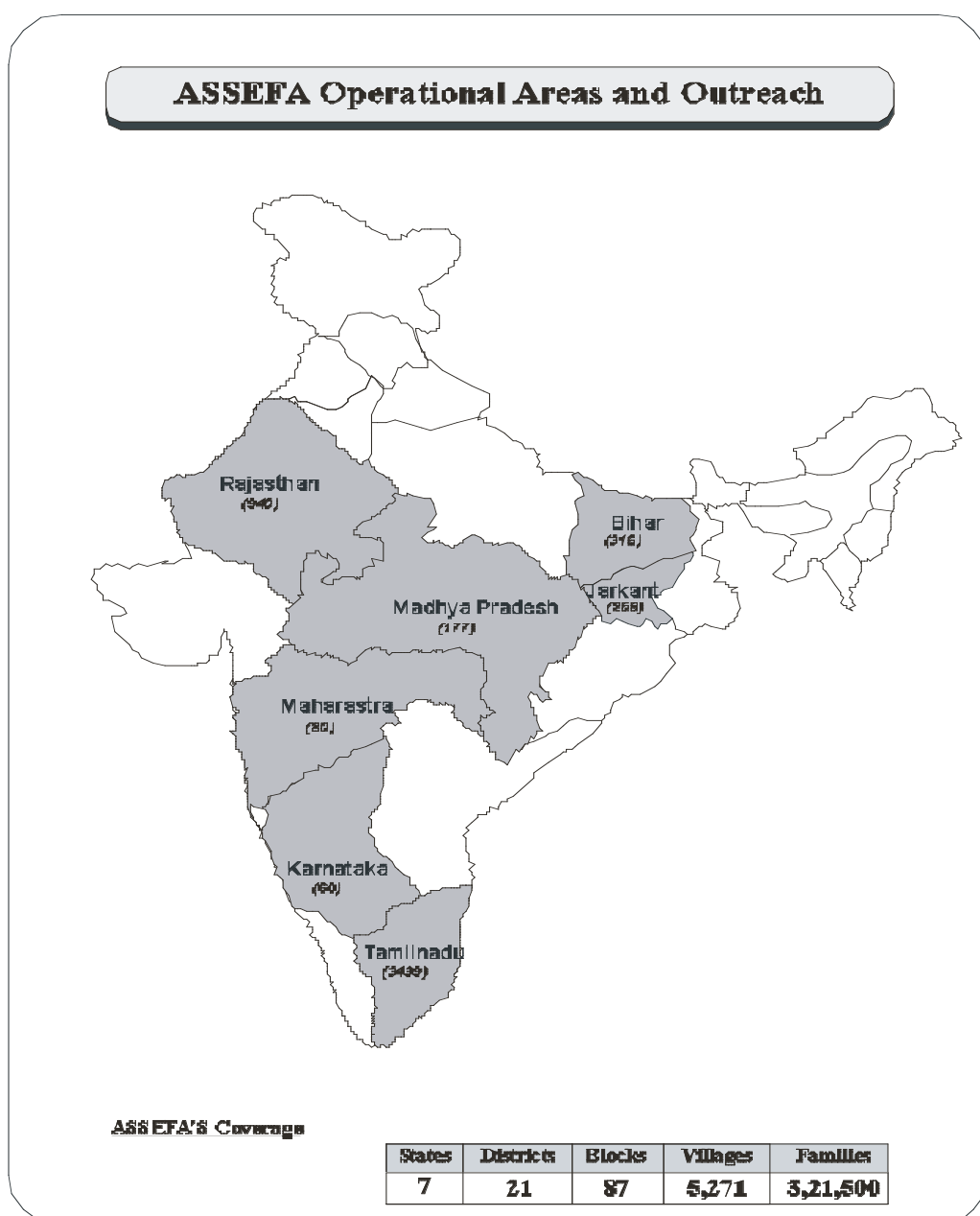


### 1.3 Coverage and Outreach

In order to benefit maximum families under the various development programs, ASSEFA, continue to mobilise the local community, this year too, in both existing and new areas. These families are organised under the community-based organisations and supported with suitable development programs, based on the need assessment. ASSEFA does not work for the development of any particular segment/caste, but provides priorities for

women, children, the landless, the marginal and small farmers, who are the most vulnerable segments in the society.

Accordingly, the coverage of operational villages has been extended to 5271 this year, benefiting about 3,21,500 families, across seven states of India: *Bihar, Jharkhand, Madhya Pradesh, Rajasthan, Maharashtra, Karnataka and Tamil Nadu*. The increase in outreach has been due to expansion of activities carried out in Rajasthan, Madhya Pradesh, Bihar and Jharkhand under Comprehensive Area Development Projects and Tamil Nadu under Women Development Programs.



## 2 Mobilising People for Communal Harmony

### 2.1 Community Marriages



ASSEFA encourages the Community Based Organizations 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 improve Peace and Harmony. During the year, the marriages of 43 couples including that of Hindus, Muslims and Christians, were organized in Sankarapuram Project Area. Over 500 women Self Help Groups, promoted by ASSEFA had conducted these marriages. More than 12,000 people, from different walks of life attended this mega function.



The expenses of marriage were entirely met out of the contributions provided by the women group members. Further, the couples were provided with gifts, marriage dresses and household materials besides hosting a big lunch for all those who had 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 the tunes of traditional music and band was the major attraction. Similarly, a Community Marriage Program was also organized by the women Self help Groups in Rangasamudra Project, Karnataka, in a grand manner.

## 2.2 Mobilising the Communities for Social Awareness

Gandhi Jayanthi was celebrated in Natham, Sivaganga and Virudhunagar with the participation of over 10,000 people. This occasion was used as an opportunity to refresh the community on Sarvodaya Principles, particularly the young generations, who do not have better understanding of them. A Prominent Literary Scholar 'Shri Sukhi Sivam' was invited to participate and deliver a talk on Sarvodaya principles

Further, awareness generation of the community on the importance of child education was an important aspect of this program. The success of the programme lies in the fact that a sum of Rs 12 lakhs was also mobilized from the community, during the function towards sustaining the education program in those areas. Similarly, a Conference of Women was also held this year at Aruppukottai. About 5000 rural women had participated in the event. The importance of women participation in the development process was discussed followed by chalking out plans for women development.

## 2.3 Disseminating the Learning (Sharing of experiences) to Over Wider Network

ASSEFA has actively participated in International Seminars, Workshops and Conferences in sharing the experience of promoting peace and harmony at community level. Further ASSEFA has been working in collaboration with other institutions, exclusively in promoting Peace and Nonviolence. The following are the Highlights of ASSEFA's collaboration and participation in International events.

- ] *Collaboration with Torino Municipality:* Four Italian Research Students are with ASSEFA on one year assignment to study the impact of ASSEFA works in promoting peace and Non violence
- ] *Collaboration with Shri Vethathiri Maharishi Trust* in developing curriculum on peace and non-violence for school children. For curriculum preparation, ASSEFA Italia is supporting it.
- ] *Collaboration with Universities of Torino & Genova in Italy:* in experience sharing in promoting non-violence and in developing curriculum for Peace Science for ASSEFA School Children.
- ] *Action Village India, London:* Partners Forum meet was hosted by ASSEFA. Purpose is to prioritise AVI policies in promoting Gandhian activities.

- ] *Aide et Action, Paris*: Partners forum meet in Paris was represented by ASSEFA. Developed plan to provide quality, holistic and sustainable education for poor children.
- ] *ICCO, The Netherlands*: Partners meet in Bangalore was represented by ASSEFA. Comprehensive monitoring system to assess the progress of the development project developed.
- ] *World Social Forum, at Mumbai*: A team of five members attended as part of an exposure trip. Actively participated in seminars on Rural Development organized by ICCO and seminar on Education by AeA.

### 3 Livelihoods for the Rural Poor

Promoting livelihoods is the major challenge in rural areas, where many families are dependent upon agriculture and allied activities for their livelihoods. Among the farming community, the landless, small and marginal farmers constitute a major percentage and these farmers live below the poverty line. Typically they have small and non-viable land holdings, which are mostly barren and not suitable for cultivation. These farmers migrate to the nearby cities for menial jobs. Mass migration occurs during the non-agricultural seasons.

ASSEFA has been supporting these families to address the issues of poverty and check - migration. In the project areas, initial studies are carried out to assess the percentage of poor families, their main occupations and the constraints associated with it. Subsequently, these families are mobilized gradually and are brought under community-based organizations such as Gram Sabha and women Self Help Groups. The issues identified with livelihood programs are discussed with the community at length.

#### DPIP in Rajasthan

*The World Bank, District Poverty Initiative Program, has been assigned to ASSEFA to implement in tribal dominated district, Baran. It is a five years program implemented in over 155 villages in which over 5,250 poor tribal are mobilised, build up their capacities and helped with IGP based on Poor priorities. A sum of Rs.8.79 million has been allocated for ASSEFA to implement this program.*

Based on their feedback, intervention strategies are developed. For implementing and monitoring the programs, functional groups are formed with selected persons as members. Since the success of the livelihood program depends upon the implementing person, much care has been taken while selecting the functional group members.

The respective functional groups are federated at the area level with elected persons, as members. The federations have been established to coordinate the functional groups and negotiate collectively for better bargain. An Apex body with proper legal entity is established for each livelihood program to provide professional and technical supports.

#### The focus of the livelihood programs

- ] Productivity Enhancement in Agriculture
- ] Dairy Promotion for Women Development and
- ] Micro Enterprise for Rural Artisans and Educated rural youths.

It is believed that increasing the number of man-days and net income from the asset, will address the issues of the poverty to a greater extent. With this in mind, comprehensive support is extended in each sector based on the need.

#### 3.1 Agriculture Productivity Enhancement for Small and Marginal Farmers



ASSEFA has been working with thousands of farmers providing comprehensive support in productivity enhancement.

**Infrastructure Development:** For sustainable agriculture, irrigation facility is crucial. These facilities are improved by constructing new and renovating existing water harvesting structure such as open and tube wells, ponds, check dams and lift irrigation, jointly with the local community and with the financial supports from NABARD, Government Departments and Funding agencies. During the reporting period, these activities have been intensively carried out in Bihar, Rajasthan and Madhya Pradesh under Comprehensive Area Development Projects and in Tamil Nadu with the support of ASSEFA Italia. In Kayankulam area at Sivagangai, a Model Project on watershed development has been implemented in collaboration with Tamilnadu Govt.

**Quality Input Supply:** Agricultural inputs such as improved seeds, fertilizers, pesticides, organic manures, etc, are provided directly or through linkages to the farmers. Awareness and training programs are arranged on various aspects including organic farming. This year the emphasis is on cultivating organic vegetables. Accordingly, about 400 farmers had been given intensive training on organic vegetable cultivation in the northern belt of Tamil Nadu.

**Extension Services:** These are provided to the farmers in general and in particular to the wasteland development. Experts, both on volunteer and paid basis, are involved in the process. Few of the developed lands are used as demonstration farms to inspire the surrounding farmers to undertake similar land development activity

**Nodal Agency for IGWDP in Bihar**

*ASSEFA in Bihar has been entrusted to establish a model watershed development in the state under Indo-Germany Watershed Development Program. It is a 42 months project, envisaged to cover 2000 ha of lands in two districts, Gaya and Jamui to benefit small and marginal farmers at the budget of Rs. 12 million.*

**Access to Credit:** The Sarva Jana Seva Kosh and Sarvodaya Mutual Benefit Trusts have been organized to provide credit. The Credits are provided for securing crop inputs, bullocks, farm implements and minimum land reclamation. Initially, credit was extended for heavy investments such as construction of new wells, deepening of old wells, etc. Now it is stopped, as the small and marginal farmers find it difficult to repay the loan. However support to this activity is carried out with grant funds as and when needed.

**Local Value addition:** Farmers fetch less income when the raw produce is sold in the market. At the same time, if the value added products are sold, farmers get additional income. ASSEFA encourages the farmers to go for local value addition instead of selling the raw produce. For instance Baran project in Rajasthan, farmers value addition group has been formed in a particular village, where the local produces are processed and marketed in a neat packet (turmeric, chilly powders). This fetched the farmers more 150 percent income than what they earned earlier.

**Market Linkages:** For the farmers to get the maximum price for their produce, the following arrangements have been made in different areas based on their requirements.

- **Godowns:** are established in the selected villages, where farmers keep the produce during the off-season. When the demand is high, the produces are sold in the market to fetch a higher income. These initiatives are carried out in ASSEFA Northern Projects located in Rajasthan and Bihar where the price fluctuations are varying in the market.
- **Promoting Shandies (weekly market yard):** Farmers get the maximum prices when the gap





between the consumers and the producers is minimum. Accordingly, village shandies are promoted, where the farmers bring their produce and sell it directly to the consumers. ASSEFA provides infrastructure facilities with external financial support. Community based organizations are established to maintain the shandies. At present, two such vegetable market shandies are functional, one at Mudukankulam village in Tamil Nadu and the other in Rajasthan. Another vegetable shandy has been proposed at Mallankinaru village in Tamil Nadu and this is expected to benefit about 25 surrounding villages.

*Case Study on Mudukankulam Vegetable Shandy:* During the year, the World Bank has written a case study on Mudukankulam shandy reflecting the success of community-managed infrastructure to the International Financial Institutions to develop a product for financing community infrastructure. This weekly Shandy, which is located about 20 kms away from the nearest town Kariyapattai, was started in 1994, for cattle, has slowly changed to vegetable shandy due to change in demand pattern.

It supports about 30 villages located around this place. ASSEFA acquired 5 acres of land for this purpose and left it to the Cluster Committee (*elected persons from the local community as members*) for managing the shandy. It operates every Saturday between 9.00 am to 3. p.m. In addition, it is opened on special festivals like Pongal, etc. The Cluster Committee collects a nominal fee for each stall, which is exclusively used for maintaining the shandy.

### 3.2 Dairy Promotion for Rural Folks Preferably of Landless

Dairy is the best-suited and viable enterprise, promoted exclusively for the rural women. Traditionally, dairy is practised as part of integrated agriculture, husbanded by the rural folks. Hence, dairy is not the new venture for the local communities. Rural folks, who are



interested and capable of undertaking dairy enterprises are mobilised, provided with comprehensive support and encouraged to establish appropriate institutions for implementing dairy enterprise on a sustainable basis.

ASSEFA has mobilised about 19,000 rural women, mostly from landless families, and support them under dairy enterprises by establishing Community based institutions: *Dairy Society at village level to produce and collect surplus milk from the producers, Dairy Federations at area level to coordinate and provide promotional services supports to dairy groups and Dairy Processing company to process and market the surplus milk.* There are about 19 dairy federations with over 600 dairy groups operating in 6 districts of Tamil Nadu. Every day, about 70,000 litres surplus milk per day is procured, processed in six plants<sup>1</sup> and marketed through various channels. To ensure maximum benefit to the poor, comprehensive support services have been organised.

*Purchase of Milch Animals:* Easy access to credit facilities is provided for purchase of milch animals. This has been arranged through common revolving funds, managed by Sarva Jana Seva Kosh. Linkages with other mainstream financial institutions such as SIDBI are also arranged to meet the credit demand. The credit flow is ensured by prompt disbursement to the milk producers through Kosh with certain percent of the milk proceeds set aside for loan repayment and the remaining amount disbursed to the members.

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<sup>1</sup> Plants at Uchapatti, Natham, Gingee and Pooriyampakkam are full pledged processing units. Plants in Chinnasalem and Sankarapurm are chilling and bulk coolers respectively. The governing members of these companies are the elected local dairy group members. For day today management, professionals have been appointed

*Cattle Protection:* introduced to cover risk against sudden death of animals. Initially, linkages with Insurance Companies were arranged for providing this service. However, the amount paid as compensation has been much less than the premium paid. Based on the discussion with the milk producers, community based structure is established. Accordingly, the committee established at the federation level collects the premium on a competitive rate. On the death of the animal, the claims are settled with the replacement of the new animal. The surplus premium collected is invested for the community development. The income earned is used for meeting the administrative expenses and for training the milk producers.



*Extension Services:* Provision of veterinary care services has been continued through direct intervention as well as linkages with the existing veterinary care centers. A nominal charge is collected from the producers for the services. In addition, centralized purchase and distribution of cattle feed and fodder is arranged in areas, where availability of feeds is scarce.

*Collection and Transportation:* The groups in each village have developed a system of collecting the surplus milk from the members through common milk shed. The milk thus collected is transported to the nearest dairy plant for processing. The Federation of Dairy groups in each area co-ordinates the collection and transport activities, besides maintenance of accounts regarding milk supply, credit supply and arrangement of extension services.

*Processing and Marketing:* Dairy processing companies, six in numbers at present, have been established to benefit the rural folks. Collected milk is processed, pasteurized, homogenized and pocketed for marketing. The milk processing units are registered as non-profit companies and are managed by the Board of Directors elected from among the members of the Federations. The processed milk is marketed through well-connected marketing outlets with the assistance of Sarva Seva Dairy Federations (SSDF), a separate company established exclusively to market the milk. This company is represented by the elected members of the six dairy processing companies.

#### Highlights of New Initiatives:

- 1] *Technical Support Services:* DEFT-Dairy Engineering and Food Technology Ltd a separate company has been set up this year, with bright rural youths, to address the needs of technological intervention in Livelihood Promotion. The company is, at present, involved in maintenance of the dairy plants and operating cost reduction of the dairy plants.
- 2] *Revamping of Dairy Federations:* Samithi has undertaken the responsibility of identifying the issues, internal auditing of accounts, developing business plan and monitoring the progress of dairy federations. It has selected 14 dairy federations in the 1<sup>st</sup> phase, and the assessment of these federations is carried out. Based on these, the actions are initiated for restructuring of dairy federations, introduction of uniform systems of accounts, training on accounting procedures, operational and promotional activities. Training on promotional activities: *Breed selection, animal husbandry, veterinary care,*



*feed/fodder management*, etc, was conducted in collaboration with Veterinary Care University and Research Center, Madurai. In addition, a business plan for each federation and monitoring systems to check the progress of the federations have also been developed.

- ] *Collaboration with NDDB:* ASSEFA and National Dairy Development Board have initiated a dialogue to work in collaboration to support the rural folks with dairy promotion. Dr. Belvadi, the Southern Regional Director, NDDB had visited ASSEFA Dairy Plants and had initial dialogue with ASSEFA's top Dairy Management Groups. It was decided to register ASSEFA-Natham Dairy Federation under the new Producers Company Act and the process has already been initiated.

### ASSEFA Dairy Performance at a Glance

Particulars	ADDF	SWDD	SDP	SMPF <sup>2</sup>	CGMPF	SANK.
Locations	Uchapatti	Pooriyam pakkam	Natham	Gingee	Chinna salem	Sankarapuram
Year Started	1996	1998	2000	2002	2001	2002
Type of units	Full Fledged	Full Fledged	Full Fledged	Full Fledged	CC	BC
Capacity LPD	20,000	20,000	20,000	30,000	10,000	6,000
Dairy Federation	8	5	5	3	3	2
Milk Producers	4300	3250	4200	4300	3000	2000
Avg. Milk production LDP	15,000	10,000	15,000	12,000	10,000	7,500
<b>Note:</b> Name of the Milk Processing Companies <i>ADDF: Assefa Dairy Development Federations; SDP: Santhigram Dairy Producer; SWDD: Seva Women Dairy Development</i> <i>SMPF: Sarvodaya Milk Producers Federations and CGMPF: Chinnasalem Grameen Milk Producers Federations</i>						

### 3.3 Micro Enterprises for Rural Artisans

ASSEFA has started promotion of non-farm activities, mainly small-scale enterprises, for the skilled persons. Local artisans are mobilised and encouraged to develop their skills and impart the same to other local youths. Based on the needs assessment and prevalence of the local skills, individual as well as group enterprises are promoted. The main programs include *Spinning and weaving of cotton & silks, Gem cutting, Production of leather products, Agarbathi Manufacturing, Tailoring, Grocery and Tertiary shops.*



At the village level, depending upon the type of enterprise, activity groups are formed to share their knowledge and for collective negotiations with external institutions for better bargaining. In addition, ASSEFA has established Sarva Seva Gramodhyog Samithi, recognized by the Khadi and Village Industries Commission of the Union Govt, as an Apex Institution to promote non-farm activities in a sustainable manner. Its main role is to identify, promote and sustain suitable non-farm activities in the rural sector.

**Traditional Artisans:** ASSEFA has extended its services to the traditional artisans, as they are being affected by the globalisation and advancement of technology. Subsequently, the artisans have started changing their profession to menial works such as agriculture and construction sectors. In order to avoid them from changing their profession and

<sup>2</sup> Milk Processing Companies name



enhance their income with the existing work, ASSEFA started supporting them with the missing inputs such as training, credit and market linkages.

Garments for Self-Employment: This is extended for adult girls and women. In the project villages, the parents do not prefer to send their girl children for higher education for various reasons. These girls, generally, support their mother in household activities. When a survey was carried out to find the suitable income-generating program for such girls, tailoring has been chosen as the preferred profession. During the year, suitable girls were identified in the project areas and training in tailoring arranged for them. At the end of the training program, these girls are provided with tailoring machines.

Educated Rural Youths: An opportunity is created for the rural youths to become self-entrepreneurs, by offering vocational courses in the selected areas through ASSEFA's Industrial Training Centers. The courses include Electrician, Mechanics in air conditioning and refrigeration, wireman, fitter, diesel engine mechanic, motor vehicle mechanic, computer, cutting, tailoring, embroidery and needle works. These youths are provided with employment opportunities at the end of the course by arranging campus recruitment with the surrounding industries. The students, who want to become independent entrepreneurs, are supported financially and technically in establishing the enterprises. Every year about 150 youths are trained in vocational courses and offered opportunities in establishing self-enterprises.



Under the promotional aspect, sixteen marketing outlets have been established in various locations to promote direct marketing of the finished goods. In addition, rapport with other marketing outlets such as Sarvodaya Sangha has been established for wide marketing. Apart from this, ASSEFA also procures products from other producers and these are marketed through these outlets. Further the support is extended in cost reduction of raw materials by arranging centralized purchase system, which enables the producers to market the finished products at a competitive price.

### Highlights of New Initiative

*Livelihood Kits:* Getting quality food material at an affordable price is a challenge in villages. A novel scheme has been introduced through Sarva Seva Gramodhyog Samithi to mitigate this problem. Under the scheme, quality essential commodities are purchased in bulk, at competitive prices, processed, pocketed in a kit and distributed to the poor through women Self Help Groups.

- ] Survival Kit: contains essential consumable food products. Designed to meet the food requirements of a family of 5 members for a week. The cost of each pack is Rs. 100. Nearly 3500 families were supported with this kit.
- ] Cosmetic Kit: contains essential products such as toilet soap, powder, washing soap, siakkai, facial powder and other cosmetic products used regularly in rural areas. The cost of each kit is Rs. 50. Supported about 3,800 families with this kit.
- ] Home Healing Kit: In rural areas, the community still uses the traditional healing techniques by consuming medicines, as part of the food system. This, often, provides better results at affordable prices. The materials, which are often utilised to cure common diseases such as fever, head/body/tooth aches, diarrhoea, etc, were

identified and packed under home healing kit. The cost of each kit is Rs 50. Supported nearly 1750 families with this kit.

- } Pooja Kits; About 300 families were supported with Pooja Kit, packed with pooja materials.

Under this novel scheme, support was not only extended to the poor families, but also provided employment opportunities to more women in the process of making these kits. Over 500 women-days of work were generated this year under this scheme.

#### Livelihood Promotion Through Micro Enterprise Activities

S. No	Activities	Livelihood Promotion (Direct)
1	Rural Artisans	75
2	Manufacturing of KVI Products: Skilled Women	70
3	Marketing of KVI Products: Rural Youths	48
4	Garments: School Dropout Girls	280
5	Marketing of Milk and Vegetables: Young Entrepreneurs	70
6	Livelihood Kits: Poor Families	4200

### 3.4 Livelihoods School for Quality Services

ASSEFA is proposing to establish '*Livelihoods School*' exclusively to identify and provide comprehensive support and quality services in livelihood promotion. Since livelihood promotion is a complex matrix, which involves inputs from various quarters, separate entity to facilitate in availing appropriate services is necessary. In fact, the success of livelihood promotion largely depends upon the degree of supports extended in the form of credit, infrastructure, improved technology, adaptability, technical back- up, skill up-gradation and market linkages. Thus the envisaged Mobile Livelihoods School is designed to carry out the following roles

- } Identification of Livelihood Opportunities in the target areas.
- } Assess constraints and develop intervention strategies in the selected livelihood activities.
- } Identification of suitable beneficiaries from the target families for support under livelihood program.
- } Identify training needs, develop the training modules and arrange for the training directly. External resource persons will be utilised depending upon the requirements.
- } Facilitate the target families to avail integrated supports under livelihood activities through Mutually Agreeable Intervention Network (MAIN) and
- } Develop a group of youths in the selected areas to provide Livelihood Promotion Services.

## 4 Trusteeship Institutions For Micro Financial Services

Access to small credit is a major problem for the rural poor. Under the present context of inadequate access to credit support, the farmers do not take any initiative in expanding their activity. For emergency purpose, they get credit support from private moneylenders at high interest rates. When it becomes difficult to repay the loan, these people sell their assets and repay the debt and become penniless.



Realizing these issues, ASSEFA has introduced the concept of access to social credit fifteen years ago by establishing Trusteeship Institutions proposed by Gandhiji. Under Trusteeship, the institution will not provide space for any individual ownership and hence the benefits cannot be shared by any individual but only for the target group for which it is intended. For effective and efficient operations, professionals with adequate experiences are employed to manage the day-to-day operations for ultimate benefit.

#### 4.1 Community Funds for Livelihoods Promotion

In each village, ASSEFA has established Nidhi Foundation with elected representative from each activity group as members. The major function of Nidhi Foundation is to mobilize community revolving funds from the contribution made out of the surplus income earned by the local community out of the supported Income generation activities. These funds are exclusively used for supporting livelihood activities on rotation basis.

These Nidhi Foundations, in a contiguous area, are federated as Federation of Nidhi Foundations. Their main role is to coordinate the activities of the individual foundations in each project area. Sarva Jana Seva Kosh (SJSK) was established in 1989 with the representatives of Federation of Nidhi Foundations as the members of SJSK. The purpose of SJSK is to manage the revolving funds, on behalf of the Nidhi Foundation. With this arrangement, ASSEFA has been able to achieve two purposes:

- 1) To support the needy villagers with the unspent revolving funds available within Nidhi Federation on credit basis and
- 2) To do the entire services under a proper legal entity.

Based on the recommendations from the Nidhi Foundations, the members are provided with credit support for the proposed economic activities like,

1. Crop Inputs including wasteland development
2. Purchase of cattle
3. Small Shops
4. Petty Trade and other
5. Micro Enterprises

SJSK as on 31 <sup>st</sup> March 2004	
Particulars	Units
No of States operating	07
Nidhi Foundations	2023
Nidhi Federations	38
Members	60845
Revolving funds Rs million	329

Future Plan: Proposed to convert Sarva Jana Seva Kosh into Investment Company with appropriate legal entity. Since the norms for using the revolving funds are decided by the local communities, they are not able to fix the norms and priorities for the lending for economical activities. They use the funds mostly in long-term investments such as land reclamation, well deepening, etc., instead of short-term income generating activities. With the shortfall of cash flow from such investment, they were not able to recycle the capital as scheduled. The role of the Sarva Jana Kosh is advisory in nature and not a decision maker. Also Sarvodaya Nano Finance Ltd, a Micro Finance Company, promoted by ASSEFA, has been successful in delivering the micro financial services. Hence, it is envisaged to convert the Kosh into Investment Company for supporting the local community comprehensively.

#### 4.2 Mutual Benefit Institutions for Rural Women

Women are the most vulnerable segment in the villages. They are prone to easy exploitation as their exposure to the social world and their literacy levels are limited. In many villages, women are confined to household related activities. A few women are involved in economical activities, particularly agriculture-related due to economic constraints in the family. ASSEFA has been involved in women development programs over two decades.. Special attention to women development was given in the late 1980's when the Tamil Nadu Government has entrusted ASSEFA 14 blocks to implement women development programs of IFAD.



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In each block, about 3,000 to 5,000 women were mobilized and organized into women Self

Help Groups with each SHG having members of not more than 20. Group savings and thrifts activities were introduced. The Groups had framed the rules for saving collection and credit management suited to the members' conveniences. By rotating the saving amount, the members meet credit needs for consumption purpose and immediate needs.

The Women Development Program<sup>3</sup> came to an end in 2000. By the time, ASSEFA had organized about 70,000 under these programs in the 14 blocks. ASSEFA felt the need and the greater responsibility to continue the program. In order to get a clear focus and understanding for moving ahead further, an external evaluation was conducted. The study suggested establishing separate women owned and managed financial institutions for providing multi- purpose credit to its members.

Based on this, the SHGs were assisted and helped to federate at the block level into Mutual Benefit Trusts. The Self-Help Groups register themselves with these trusts and become members of the trusts. The trusts are all legal entities, which are permitted to raise external resources for meeting the credit needs of the SHGs and also to invest in shares of other corporate entities. The SHGs give their concurrence in the form of a resolution to utilize the community resources to be invested in the shares of corporate entities. Using this strategy, these trusts have now bought all the shares of Sarvodaya Nano Finance Limited, a NBFC registered with the Reserve Bank of India.

This company supports the SHGs with various loan products through Mutual Benefit Trusts with simple methodology. 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, on-lend only to SHGs that are registered as members of their General Body since the trusts are Mutual Benefit Trusts.

In addition to provision of micro-credit services to the SHGs, insurance for both life and asset are being provided through linkage with external insurance companies. The Current status of the micro-credit operations is

Particulars	Units
No of Trusts formed	51
SHGs registered with Trusts	7634
Total members in SHGs	124451
Total authorized share capital Rs million	100
Cumulative loan disbursed in Rs million	562
Loan outstanding in Rs million as on Dec 31, 2003	122.26
Average loan size per member in Rs	6089

**Note:** Raised Rs.93 million as loan from mainstream financial institutions such as SIDBI

<sup>3</sup> Support extended under Women Development Program: SHG formation cost, training cost and administrative cost

The impact of the operation on the rural women has been very positive. The intervention has not only enabled women to generate income with suitable economical program, but also increased their social participation. Good leaders have emerged and are playing active role against women discrimination, for awareness creation among other members of the community and in availing support services from the Government.

## 5 Services for Improving Quality of Livelihoods

In the holistic human development process, essential services such as health care, education and hygienic living atmosphere are crucial. ASSEFA has been serving the target community with child education, community health care and habitat promotion, under comprehensive development plans, with the unique community managed approach.

### 5.1 Community Managed Schools for Developing Children

Child education is an essential factor in the development paradigm. Education helps to acquire knowledge and skills that provide opportunities for children to achieve sustainable quality livelihoods in the future. Recognizing this, child education is promoted intensively in the rural areas by ASSEFA, for the last 26 years. It is implemented as part of the integrated development project. Depending upon the need assessed, suitable education services are offered with necessary infrastructure facilities. Services under education program include:

- } Pre-Primary Education
- } Primary Education
- } Middle School Education
- } High School Education
- } Higher Secondary Education
- } Supplementary Education
- } Matriculation and
- } Technical Education

Schools are established in the remote villages where there are no schools. In areas, where Government schools are available, ASSEFA provides supplementary education to the children who confront difficulties in learning their daily lessons. Remedial classes are conducted in the evening for students who cannot attend classes during the day.

At present, ASSEFA education program is implemented in 27 blocks located across three states of India: *Tamil Nadu, Rajasthan and Madhya Pradesh*. It benefits about 31667 children with quality education through 572 schools, supported by 1062 well-trained teachers. Preference is given for education of girl children, as they are considered as the vulnerable in the society. In fact, nearly 48 percent of the students are girl children under the ASSEFA Education program.



Trained teachers are employed to provide quality education. In addition to regular curriculum, value based education is provided to improve the intellectual, physical, economic and spiritual growth of the child. This not only helps the children to continue higher education but also to respect and live in harmony with their community. Recently, Assefa has started preparation of a curriculum on Peace and Non-Violence Education. As the Children are from poor families, they are supplied with nutritious meals every day.

Children completing the primary education are guided to join higher studies in the nearby schools.

A comprehensive approach is adopted in delivering quality education. Initially, the rural community, particularly poor is supported with economic programs so that they earn income to meet their basic requirements. In the process, awareness on children education is created. It uses the community-based organisations such Gram Sabha, women Self Help Group as a medium.

Based on the need-assessment and feedback from the community, the following activities are undertaken.

- Infrastructure development in partnership with the community
- Recruitment of teachers and other staffs from the local community.
- Training and exposure for the teachers.
- Provision of quality education and
- Making the community to manage the educational program

Initially the educational programs are started with the support of grant funds. In due course, a strategy for education sustainability was worked out in partnership with the local community. School committees are formed in the school villages with elected parents as the members. These committees are federated at the block level with the elected members from the School committees. These two- tier structure is established to make the local community responsible for managing these schools through ASSEFA-Community Partnership network.

#### **ASSEFA Education Program at a Glance**

S. No	Particulars	Regular	Technical	Supple	Remedial	Total
1	Balwadi	55	0	0	0	55
2	Primary Schools	204	0	263	26	493
3	Middle Schools	6	0	1	1	8
4	High Schools	6	0	0	0	6
5	Higher Secondary Schools	1	0	0	0	1
6	Matriculation Schools	5	0	0	0	5
7	Technical Schools	0	4	0	0	4
8	Total Schools	277	4	264	27	572
9	No. of Teachers	771	27	264	-	1062
10	Students	22832	211	8317	307	31667
	Boys	53%	88%	52%	46%	52%
	Girls	47%	12%	48%	54%	48%

**Note:** Most of the regular schools are recognised by the Govt of Tamil Nadu. The students from these schools could take their entrance exam for higher education and continue university level education.

In order to provide overall guidance and support for the schools, Education Trusts have been formed. Each of these Trusts covering schools in contiguous areas is managed by professionals and community leaders having concern for social welfare of the community. Currently over 70 percent schools are run independently without getting constant external grant support and are managed by the School committees and Federated bodies with the support of Education Trusts.

#### Highlights of the New Initiatives

1 Best School Practices:

A two days exercise was carried out with the support of Sarvodaya Action Research Center (SARC), in developing tools for assessment and in identifying 'Best School Practices' among ASSEFA promoted Schools. Experts in the field of Education or and senior members of seventeen ASSEFA Education projects, located in Tamil Nadu, were involved in this exercise. The outcome of the exercise:

- Identified eight factors that can be used to judge the best school practices. This includes
  - ♣ School Infrastructure
  - ♣ Quality Education
  - ♣ Life Oriented Education
  - ♣ Hygienic School Environment
  - ♣ Extra Curricular Activities
  - ♣ School-Community Relationship
  - ♣ Local Resource Mobilisation and
  - ♣ Teachers skill
- Within each of the above sectors, the various sub-sectors that are associated with school activities were identified and standardized and in addition these sectors as well as associated sub-factors were prioritized according to the importance in determining best school practices. The top three factors, which are prioritized include *quality education, teachers skill and school infrastructure*.
- The exercise also indicated that a separate assessment tool is necessary in assessing regular schools as well as non-regular schools (*supplementary education, balwadi and remedial education*). Since the approaches and methodologies of regular and non-regular schools are different, a single assessment tool will not serve the purpose of identifying best school practices for both the types of schools.
- During the exercise, the Experts also identified three factors that each ASSEFA Education Project would like to improve upon immediately. *Improving quality of education* has been fixed as priority area by majority of projects followed by *life oriented education* and *local resource mobilization*.

1 Curriculum for Peace and Non Violence:

The school syllabus on Non Violence for the students of 1<sup>st</sup> standard to 8<sup>th</sup> standard has been prepared. This has been carried out in collaboration with Vedathri Maharishi Trust and ASSEFA-Italia Torino Group. This syllabus is introduced in Natham Middle schools, on an experimental basis to assess its adaptability, relevance and flow of information. Prior to introduction, concerned teachers were trained on teaching non-violence. A peace bulletin was prepared and circulated among the teachers to improve their knowledge in the field



1 Partage Support for Uthiramerur Education Program:



Partage, an international Child Sponsorship Agency, France, has come forward to support the Education Program in Uthiramerur. Nearly 2040 children are getting benefited with quality education through 16 regular schools, which include primary, middle, high and higher secondary education schools. With this support, the financial gaps in running these schools have been met. Partage has also agreed to support for establishing new schools in the surrounding areas.

## 5.2 Health Care For Women and Children

ASSEFA works mostly with the poorer sections of the community. Health care is an essential component in the integrated development approach. Priorities are given to promotive and preventive measures. These include hygienic living, improvement of water and sanitation facilities besides health education and nutrition education campaigns.

Improving the health care of the most disadvantaged, particularly of the children and women of childbearing age, is an important concern of ASSEFA. Prenatal and postnatal programs to care for pregnant women and children under three, growth monitoring and immunization of children, provision of supplementary feeding and education of families about proper nutrition and health are the main activities under health program, carried out with the locally trained women animators under the guidance of qualified and experienced doctors.

### } Preventive Measures under MCH

- *Ante Natal Care*: Includes early registration, identification of complication, referral services, immunisation and education on nutritious food and personal hygiene.
- *Reproductive Age Group*: Education on personal hygiene, reproductive health care, anaemia, nutrition food for family, etc.
- *Adolescent Group*: Education on personal hygiene, anaemia, nutritious food, etc.
- *Family Planning Services*: include educating the target women on planned families and arranging for family planning services, as and when demanded.

### } Promotive Measures

- *Ante Natal Mother*: Supply iron and folic acid tablets as per the standard norms. Hygienic delivery carried out as and when needed.
- *Home Health kit*: containing traditional medicinal products, used by grandma's for healing primary health related problems, with users manual distributed.
- *Kitchen Garden*: promoted in a large scale in the target villages to supplement nutrition to the community, particularly women and children.
- *Smokeless chulas*: distributed to the target community to mitigate respiratory diseases, suffered due to use of improper chulas.
- *Environmental Protection*: Promoted tree plantation among the target community and established demonstration units for vermin-compost pits and soak pits

### } Curative Measures

- Identification and attending on the patients. Complicated health problems would be referred to near by private /govt hospitals, with whom rapport has been established.

Health camps are also organized to control various endemic diseases. These are organized, mostly, in collaboration with the government programs. ASSEFA has also established linkages with other hospitals for curative treatment. In areas, where health care service



exists, the communities were linked with those services. Other preventive measures such as providing drinking water facilities, establishing proper sanitation facilities and providing improved chulas are carried out.

Integrated health care services are also provided to the ASSEFA School children. This included supply of nutritious food, regular health check up and follow-up. ASSEFA also evolved a new concept of “Kutty Doctor” exclusively involving the participation of the students in the health care services. Accordingly, each year, a group of bright students in a school are selected and trained in first aid treatment. At the end of the training, these students are supplied with the first aid box. During the entire year, these students will carry out the first aid treatment in the school. Subsequently, these services were also extended to the local village people.

#### Highlights of New Initiatives:

##### Established Health Care Centre

For improved services under mother and child health care (MCH), ASSEFA has established a Health care centre at Sittampondi village in Gingee area this year, where intensive MCH services are delivered in 35 villages in the last couple of years. Health animators were selected in each village and provided regular training to monitor and deliver health care services under the supervision of trained health workers and professional doctor. Being a backward area, health related infrastructure is limited and hence the community are cooperative to ASSEFA health care services. Based on the demand from the community, this health care centre is established to enhance the health care services. This centre will specially attend to prenatal, safe delivery and postnatal care services. The centre would also attend to other common diseases, especially for women and children.

##### MCH Services to SMBT members

Mother and Child Health care services were implemented on a pilot scale in Gingee area. On seeing the success of the program, the MCH services have been extended to other areas benefiting exclusively the members of Sarvodaya Mutual Benefit Trusts. Generally, in each trust, there are about 1000 to 2500 women members. SMBT at Gingee, Thiyagadurgam, Chinnasalem, Sankarapuram and Kallakuruchi have been covered under MCH services. Health workers in these areas were selected and given initial training. Similarly, health animators were also identified and initial induction training process was completed under the guidance of experienced professionals.

### **5.3 Habitat Company for Promoting Improved Houses**

Dwelling place forms the part of the basic needs of the human being besides food and cloth. Hygienic living place is necessary to prevent the spreading of dreadful diseases. In rural India, many families live in an atmosphere, prone to contagious diseases. ASSEFA initiated the housing program in 1986. Under the integrated development program, support to construction of group houses was provided in Natham area. As the response was positive, the programs were replicated in other project areas.

To provide this minimum and basic comfort to the rural poor in general and more particularly to rural women, ASSEFA has floated a new public limited company during 1997 under the name “ Sarva Seva Habitat Promotion Ltd.” (SSHP Ltd). 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 have been formed with interested persons. The membership is restricted to women who avail support under economic programs like dairy, as it would enable them to invest their earning in housing without any difficulty. The main roles and responsibilities of the Housing Committee are:

- } Identifying and enrolling the suitable members at the village level
- } Enabling the committees to plan for the housing proposals with suitable estimates and other details
- } Documentation and disbursement of loan/grant for housing program
- } Technical supervision of construction work
- } Arrange for recovery of loan disbursed

In addition, Federation of Housing Societies is also formed at the area level, with the elected members of the housing society 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 society activities
- } To review the functioning of the society and
- } To act as an overall Coordinator for the housing societies.

The Board of Directors of the Housing Companies is the elected representative of the Federation of the Housing Societies. These companies, in addition to providing professional assistance in managing the revolving funds for housing program, provides support in resource mobilization, liaison with other agencies/institutions/government departments, besides acting as an apex body to the housing program.

The Housing Company's priority is to help the rural poor, especially the women folks, to have a roof over their head with certain basic amenities. Emphasis was also laid on repairing the existing dwellings to start with. To meet the financial requirements for tiling the roof, plastering the wall, cementing the floor, simple electrification of the house, construction of a toilet etc., a scheme was designed by SSHP Ltd. Under this Home Loan Improvement Scheme rural women were financially assisted. The following are a few of the schemes formulated and implemented by SSHP Ltd., during the last six years.

*1) HOME IMPROVEMENT LOAN (HIL - REGULAR)*

*2) HIL WITH HDFC ASSISTANCE*

*3) HIL IN HDFC PATTERN*

*4) NEW HOUSE CONSTRUCTION WITH THE FINANCIAL ASSISTANCE OF HDFC*

*5) NEW HOUSE CONSTRUCTION WITH COMMUNITY FUNDS MANAGED BY SSHP LTD.*

The Home Improvement loan scheme (HIL – REGULAR SCHEME) is a more popular scheme among the rural poor. Under this scheme, an individual can get a maximum loan amount of Rs.7500 to be repaid in 24 monthly instalments. The cumulative disbursement under HIL as of 31.03.2004 amounts to Rs.44.36 million covering 8608 beneficiaries. The outstanding under HIL as on 31.03.2004 was Rs.97.11 Lac, an increase of Rs.21 Lac compared to the previous year.

An increase in demand for housing loans, from the rural poor made the company to venture on securing funds from outside agencies who are interested in assisting the rural



poor. HDFC Chennai came forward to extend financial assistance to the tune of Rs. 22.5 million under their micro finance scheme. Around 3174 beneficiaries belonging to 78 societies were covered under the scheme viz. "HIL HDFC SCHEME".

Another scheme in the combination of HIL and HIL - HDFC was formulated by the company in the name of "HIL - HDFC PATTERN SCHEME" to help the rural poor for improvement of Houses in rural areas. Here the individual limit is increased to Rs.7500 from Rs.5000. The cumulative disbursement under the scheme was to the tune of Rs.9.12 million under which 1252 beneficiaries were helped to repair their existing dwelling tenements.

A Housing scheme for construction of New Houses in rural area with an out lay of Rs. 10.25 million was formulated by the company to be financed by HDFC. In this scheme, maximum loan amount of Rs.35,000 to construct House with 250 sq.ft. was given with repayment period fixed as 15 years. About 170 rural women were assisted under the scheme with an out lay of Rs.5.35 million. The scheme right from the implementation stage showed signs of tardiness. Delay in House construction, raw material price escalation etc added to the difficulties as well as the loan overdue. The loan repayment under the scheme is quite poor. ASSEFA could get Govt. subsidy of Rs.10, 000- per individual beneficiary in Natham & Viralmalai project areas.

With an enhanced limit and reduced repayment period, a scheme for assisting the rural poor for construction of New Houses was formulated by SSHP Ltd. Four of the Federations are participating in this scheme and the cumulative disbursement under the scheme amounts to Rs.35.65 Lac covering 178 beneficiaries. The recovery under the scheme is 100%. Some of the Federations obtained government subsidy to the rural poor under the scheme. Maximum loan amount of Rs.50,000 was given to individual beneficiaries fixing the repayment period as 5 to 7 years.

The overall performance under housing finance is quite encouraging. With a cumulative disbursement of Rs.84.9 million, the company was able to bring under its fold 13380 Poor rural women beneficiaries to participate and secure benefits under various housing programs. The redeeming feature of the company's activities is that, as envisaged, thousands of rural poor had been provided with a decent dwelling place and a roof of their own to live to their satisfaction.

### **Performance of Habitat Promotion At a Glance**

*Rs million*

SL.NO	PARAMETERS	HIL	HIL - HDFC	HIL - HDFC	NEW HOUSE	NEW HOUSE OWN FUNDS	TOTAL
		31/03/04	31/03/04	PATTERN 31/03/04	HDFC 31/03/04	31/03/04	31/03/04
1	No.of Fdn implementing the Scheme	29	15	7	6	4	29
2	No. of Housing societies involved	174	78	37	11	7	252
3	Disbursement made during the year	75,92	-----	-----	-----	12,45	88,37
4	Cumulative Disbursement Since Commencement	44,40	22,50	9,12	5,35	3,56	84,93
5	No.of Beneficiaries covered	8606	3,174	1,252	170	178	13,380
6	Outstanding	9,71	5,07	3,04	4,89	2,61	25,32

## 6 Sarvodaya Development Model - a new approach to provide impetus to the ongoing programs

Sarvodaya' means the upliftment of all or the welfare of all. Gandhi gave a spiritual and moral interpretation to the concept of *swaraj*. The Gandhian social philosophy of non-violent means of social transformation is the central theme to the philosophy of Sarvodaya. The Gandhian concept of Sarvodaya advocated true self-realization of the individual through dedicated service to the community, especially its weaker sections. Gandhi's Sarvodaya concept was a social panacea for the welfare of all.



ASSEFA has been working with the noble mission of promoting Sarvodaya in rural India. Towards this, the various development programs are implemented in accordance with local priorities of the communities for changes in their life style. These development programs in the last thirty-five years have brought significant changes in socio-economic conditions of the community. However to give a new impetus to the on-going development programs, ASSEFA has invited Shri. Bal Vijay, the disciple Shri Vinoba Bhave, to promote the noble mission of Gram Swaraj.

Shri Bal Vijay has been on a yatra in ASSEFA operational areas in Tamil Nadu Since January 2004. He has covered three blocks and was able to inspire hundreds of people with the concept of Sarvodaya. With his blessings and guidance, a blue print for Sarvodaya Development Model (SDM) is under preparation with the following steps.



- } Meeting of active Sarvodaya Sympathizers and youth
- } Organise Sarvodaya Mandrams (groups) with youth as members in villages
- } Seminars with Sarvodaya Mandrams' representatives
- } Meeting of ASSEFA workers and selective Mandram's representatives to finalise the action plan and
- } Declaration of People's Charter for Sarvodaya Model of Development with action plan.

Sarvodaya Mandrams have been established with the volunteers as members in villages, where Shri Bal Vijay had undertaken yatra. A seminar was conducted in Natham, inviting the local community, development practitioners and subject-matter specialists to discuss the frame work for preparing Sarvodaya Development Model for Natham block with a broad outline, on areas where Sarvodaya Development can be initiated.

### Areas of Sarvodaya Development Initiatives

- } Identification of suitable activities to generate employment opportunities
- } Organised Rural Market Yards to facilitate direct contact between producers and consumers
- } Creating, developing and protecting community assets in the villages
- } Minimize the risk against Natural Calamities
- } Collaboration with local bodies and govt departments
- } Building Congenial Environment

- } Programs for Children Welfare
- } Programs for Youth in Development Welfare Activities
- } Programs for Women Development
- } Hygienic Living Environment and
- } Revival and Protection of traditional and cultural activities

In order to carry this initiative with a professional support, ASSEFA has established a separate entity, Sarvodaya Action Research Centre (SARC) with qualified and experienced personnel. SARC with the support of ASSEFA project team and Sarvodaya Mandram representatives will prepare an action plan of Sarvodaya Development Model for Natham block.

## Annexure I ASSEFA Project Wise Programs

O OSI. No.	DISTRICTS	BLOCKS	C O V E R A G E																	
			SMBT	KOSH	DAIRY			HABITAT	DEVELOPMENT.			EDUCATON				WOMEN DEVPT.	HEALTH		NEW	
					CO	AA	LOC		CD	AG	SO	F	T	S	R		MCH	GEN		
1	I. CUDDALORE	1. Nallur	α	α								α	α			α				
2		2. Virudachalam		α	α	α		α	α						α		α			
3	II. DINDUGAL	1. Natham	α	α	α			α				α	α							
4		2. Nilakkottai	α	α	α							α	α	α						
5		3. Shanarpatti	α	α	α							α	α	α		α				
6	III. ERODE	1. Chennimalai	α					α				α	α	α		α				
7		2. Kangayam											α	α			α			
8		3. Kodumudi											α	α			α			α
9		4. Modakurichi											α	α						α
10	IV. KANCHEEPURAM	1. Achirapakkam	α					α									α	α	α	
11		2.Chithamur	α	α	α							α	α	α	α		α	α		
12		3. Kancheepuram	α					α								α	α	α	α	
13		4. Kattankolathur	α					α								α	α	α		
14		5. Kandrathur	α					α								α	α	α		
15		6.Lathur	α	α	α			α				α	α	α	α		α	α		
16		7.Maduranthagam	α	α	α			α				α	α	α	α		α	α		
17		8.Sriperumbudur	α	α	α			α				α	α	α	α	α	α	α		
18		9. Thiruporur	α	α	α			α				α	α	α	α	α	α	α		
19		10. Thirukalukundrum	α	α	α			α				α	α	α	α	α	α	α		
20		11.Uthiramerur	α	α	α			α				α	α				α	α		
21		12. Wallajabad	α	α	α			α				α	α			α	α	α		

# ASSEFA's Thirty-Fifth Year Services to Rural Communities: 2003-04

Sl. No.	DISTRICTS	BLOCKS	C O V E R A G E																
			SMBT	KOSH	DAIRY			HABITAT	DEVELOPMENT.			EDUCATON				WOMEN DEVPT.	HEALTH		NEW
					CO	AA	LOC		CD	AG	SO	F	T	S	R		MCH	GE N	
22	V. MADURAI	1. Alanganallur	α	α	α			α				α	α			α	α	α	
23		2. Kalligudi	α	α	α			α				α	α						
24		3. T. Kallupatti	α	α	α		α	α				α	α			α			α
25		4. Kottampatti	α	α	α		α	α				α	α			α			α
26		5. Sedapatti	α		α			α								α			α
27		6. Thirumangalam	α	α	α			α				α	α	α					
28		7.Thiruparankundram	α	α			α	α				α	α			α			α
29	VI. PUDUKKOTTAI	1.Tiruvarangulam	α	α				α				α	α	α					
30		2.Viralimalai	α	α				α				α		α					
31	VII. RAMANATHAPURAM	1. Kamuthi	α	α				α				α							α
32	VIII. SIVAGANGAI	1. Sivagangai	α	α	α		α	α				α							
33		2. Thirupuvanam	α				α	α											α
34	IX. THIRUVANNAMALAI	1.Anakavur	α																
35		2. Arani	α													α			
36		3.Chetput	α													α			α
37		4. Pernamallur	α													α			α
38		5. Polur	α													α			α
39		6.Thandranpattu																	α
40		7.Thellar	α													α			α
41		8.Vandavasi	α					α											
42		9.Vembakkam	α					α											

# ASSEFA's Thirty-Fifth Year Services to Rural Communities: 2003-04

Sl. No.	DISTRICTS	BLOCKS	C O V E R A G E																	
			SMBT	KOSH	DAIRY			HABITAT	DEVELOPMENT.			EDUCATON				WOMEN DEVPT.	HEALTH		NEW	
					CO	AA	LOC		CD	AG	SO	F	T	S	R		MCH	GE N		
43	X. TRICHY	1. Marungapuri	α	α	α							α	α	α						
44	XI. TUTUCORIN	1. Pudur	α					α								α			α	
45	XII. VILLUPURAM	1.Chinnasalem	α	α	α			α				α	α	α		α				
46		2.Gingee	α	α	α			α				α	α	α		α	α	α		
47		3.Kallakurichi	α	α	α			α						α		α				
48		4.Kanai																	α	
49		5.Marakkanam		α	α			α				α	α	α	α	α				
50		6.Melmalayanur	α	α	α			α												
51		7.Olakkur	α	α	α															α
52		8.Rishivandiyam	α		α		α	α												
53		9.Sankarapuram	α	α	α		α	α								α				
54		10.Vallam	α		α											α				
55		11.Vellimalai	α		α											α				
56		12. Thiagadurgam	α	α	α			α						α		α				
57	XIII. VIRUDUNAGAR	1. Aruppukkottai	α		α			α								α				
58		2. Kariyapatti	α	α	α			α				α				α				
59		3. Narikkudi	α	α	α			α												
60		4.Sivakasi		α	α		α	α				α	α							
61		5.Thiruchuzhi	α														α			α
62		6.Vembakottai		α									α							
63		7.Virudhurnagar	α	α								α	α	α						
64		8. Watrap		α								α								
64	13 districts 64 blocks	Grand Total	50	16	27		4	30				21	4	15	4	33	7	7		

# ASSEFA's Thirty-Fifth Year Services to Rural Communities: 2003-04

Sl.		DISTRICTS & State	BLOCKS	C O V E R A G E																NEW
				SMBT	KOSH	DAIRY			HABITAT	DEVELOPMENT.			EDUCATON				WOMEN DEVPT.	HEALTH		
						CO	AA	LOC		CD	AG	SO	F	T	S	R		MCH	GEN	
1		I. TUMKUR,     Karnataka	1. Rangasamudra		α															
2			2. Arasekere		α															
3		II. GAYA,        Bihar	1. Bodhaya		α					α	α	α		α			α		α	
4			2. Dobhi		α					α	α	α					α		α	
5			3. Gurua		α					α	α	α					α		α	
6			4. Sherghati		α					α	α	α					α		α	
7		III.JAMUI,       Bihar	1. Jamui		α					α	α	α	α	α			α		α	
8			2. Khaira		α					α	α	α	α	α			α		α	
9		IV.DEOGHAR, Jharkand	1. Deogargh		α					α	α	α					α		α	
10			2. Mohanpur		α					α	α	α					α		α	
11		V.BANSWARA, Rajasthan	1. Anandpuri		α					α	α	α	α				α		α	
12			2. Banswara		α					α	α	α	α				α		α	
13			3. Garhi		α					α	α	α	α				α		α	
14			4. Bagidoura		α					α	α	α	α				α		α	
15		VI. BARAN       Rajasthan	1.Baran		α					α	α	α					α		α	
16			2. Shabhad		α					α	α	α					α		α	
17			3.Kishanganji		α					α	α	α					α		α	
18		VII.GUNA, MadhyaPradesh	1.Bambori		α					α	α	α					α		α	
19			2.Guna		α					α	α	α					α		α	

# ASSEFA's Thirty-Fifth Year Services to Rural Communities: 2003-04

Sl.	DISTRICTS & State	BLOCKS	C O V E R A G E																
			SMBT	KOSH	DAIRY			HABITAT	DEVELOPMENT.			EDUCATON				WOMEN DEVPT.	HEALTH		NEV
					CO	AA	LOC		CD	AG	SO	F	T	S	R		MCH	GEN	
20	VIII. WARDA, Maharastra	1. Morangana		α															
21	IX. YAVATMAL, Maharastra	2. Wadagon		α															
22		3. Kali		α															
23		4. Shibla		α															
	Grand Total			23					1 7	1 7	1 7	6	3			17		17	

## NOTE :

**DAIRY PROJECT** : **CO** - Covered under Company

**DEVELOPMENT** : **CD** - Comprehensive Development

**EDUCATION** : **F** - Formal schools

**HEALTH** : **MCH** - Mother & Child Health

**AA** - Aavin Tie up

**AG** - Agriculture  
**T** - Technical

**GEN** - General Health

**LOC** - Local

**SO** - Social  
**S** - Supplementary schools

\* **R** - Remedial schools



**Annexure – I I  
Promoted by ASSEFA**

**Community Based Institutions**

S. No	Institutions	Legal Entity	Purposes	Units	Coverage	
					Areas	Families
1	Sarva Jana Seva Kosh	Companies Act	Managing Community Revolving Funds for Livelihood activities on credit basis	1	35	70,000
2	Sarvodaya Mutual Benefit Trust	MBT	Federated body of women SHGs at area level. Mobilising resources both within and outside to meet micro credit demand of the members of SHGs	51	56	1,10,250
3	Sarvodaya Nano Finance Ltd	NBFC	It is the first Micro Finance Company in India, owned by women SHGs. The shareholders are SMTBs. Raises loans in the external market and meet the credit requirements of women SHGs for multi purposes.	1	51 SMTBs	6,820 women SHGs
4	Sarva Seva Gramodhyog Samithi	Trust	Apex body to promote livelihoods through micro enterprises with non-financial supports	1	21	25,000
5	Sarva Seva Habitat Promotion Ltd	Section 25 Company	Financial and non financial support for constructing new houses for women as well as improving existing houses in the rural areas	1	29	13,500
6	Milk Processing Companies	Section 25 Company	Women owned Companies to process,	6	19	20,000

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			homogenise and pocket surplus milk for marketing in semi/urban areas			
7	Sarva Seva Dairy Federation Ltd	Section 25 Company	Established to market the processed milk (pocket & loose) and milk by-products	1	6 Processing companies	19 Dairy Federations
8	Education Trusts	Trust Act	Established to provide professional support to community managed Schools in ensuring quality education on a sustainable basis	6	15	23,600
	<b>Total</b>			<b>68</b>		

### Annexure III: Human Resources

Programs	Seinor Executives	Executives	Regional Managers/CEOs	Area Devt./Technical Managers	Program Associates/ Technical Assts.	Community Workers/Teachers/Facilitators	Support Staff	Total
<b>DAIRY</b>	1	4						5
a. Procurement					20	60	1253	1333
b. Processing		5		5	112			122
c. Marketing			5		24	57	920	1006
<b>Sub Total</b>	<b>1</b>	<b>9</b>	<b>5</b>	<b>5</b>	<b>156</b>	<b>117</b>	<b>2173</b>	<b>2466</b>
<b>HABITAT</b>	1			28	2		237	<b>268</b>
<b>EDUCATION</b>	3	7			48	1106	107	<b>1271</b>
<b>HEALTH</b>	1			21		50		<b>72</b>
<b>SOCIAL CREDIT</b>	1	4	2	10	41		180	238
<b>MICRO CREDIT</b>	1	4	38	8	320		15	386
<b>NON-FARM ACTIVITIES</b>		2			41	89		<b>132</b>
<b>COORDINATION</b>	1	4	6	14		33		<b>58</b>
<b>GRAND TOTAL</b>	<b>9</b>	<b>30</b>	<b>51</b>	<b>86</b>	<b>608</b>	<b>1395</b>	<b>2712</b>	<b>4891</b>
<b>Male</b>	6	23	44	60	314	481	425	1355
<b>Female</b>	3	7	7	26	292	914	2287	3536
	<b>Chief Executives &amp; Professionals</b>			<b>Tech. &amp; Field Executives</b>		<b>Field Workers</b>	<b>Field Support</b>	