

The Silent March of the **invisible FORCE** 2005-06



ASSEFA

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Abbreviation

⇒ ANC	⇒ Anti Natal Care
⇒ ASSEFA	⇒ Association for Sarva Seva Farms
⇒ CADP	⇒ Coastal Area Development Project
⇒ CBOs	⇒ Community Based Organisations
⇒ DEFT	⇒ Dairy Engineering and Food Technology Ltd
⇒ DPIIP	⇒ District Poverty Initiative Program
⇒ Govt	⇒ Government
⇒ HDFC	⇒ Housing Development Finance Corporation
⇒ IFAD	⇒ International Fund for Agriculture Development
⇒ INGO	⇒ International Non Government Organisation
⇒ KVK	⇒ Krishi Vigyan Kendra
⇒ LEG	⇒ Livelihoods Ensuring Group
⇒ LPD	⇒ Litres Per Day
⇒ MCH	⇒ Mother and Child Health Care
⇒ NABARD	⇒ National Bank for Agriculture and Rural Development
⇒ NBFC	⇒ Non Banking Financial Company
⇒ NGO	⇒ Non Government Organisation
⇒ SARC	⇒ Sarvodaya Action Research Centre
⇒ SHG	⇒ Self Help Group
⇒ SIDBI	⇒ Small Industrial Development Bank of India
⇒ SJSK	⇒ Sarva Jana Seva Kosh
⇒ SMT	⇒ Sarvodaya Mutual Benefit Trust
⇒ SSHP	⇒ Sarva Seva Habitat Promotion Ltd
⇒ URI	⇒ Upper Respiratory Infection

“Economic equality is the master key to non-violent independence...A non-violent system of government is impossible as long as the wide gulf between the rich and the hungry millions persists....A violent and bloody revolution is a certainty one day unless there is a voluntary abdication of riches and the power riches give and a sharing of them for the public good.... All have not the same capacity...I would not cramp talent...I want to bring about an equalization of status....”



ASSEFA AT A GLANCE

ASSEFA, a Sarvodaya Organisation, has completed thirty-seven years in the service of the rural community. Having started as an offshoot of Bhoodan Movement to carry out the noble mission of developing Bhoodan lands in 1969, ASSEFA has extended its operations from Tamil Nadu to other needy states in India. Subsequently, ASSEFA also moved into a new paradigm shift changing its approach from working exclusively with Bhoodan allottees to the entire community with a multi-faceted development approach.

o Mission Statement

‘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 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’

o Development Interventions

The service villages of ASSEFA are generally remote and backward in nature. Agriculture is the prime occupation. The small, marginal and landless farmers, constituting the major segments, are dependent upon agriculture and allied activities. However their earning are meager even to meet their basic needs. Consequently, these segments continue to live in poverty in the absence of any other alternative livelihood support.

ASSEFA attempts to addressing these issues through a multi-faceted implementing strategy combining economic development and social welfare programs as outlined below.

Economic Programs for Increasing Income Generation

- *Agriculture Development:* Supply of quality inputs, irrigation facilities, wasteland and watershed developments and rural market promotion.
- *Dairy Promotion:* Support in buying hybrid cows, collect, process and market surplus milk.
- *Micro-Enterprise Development:* Input supply, training and market linkages for the produces.
- *Social Credit:* Products designed to support economic and consumption purposes, as well as to meet immediate needs.

Socio Welfare Programs for Enhancing Livelihood Quality

- *Rural Education:* Through pre-schools, 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 environments
- *Community Health Care:* Promotive, preventive and curative health care services.

- *Social Protection*: Provision of risk mitigating measures for the cattle and for life.
- o **Sustainable Development Approach**

To enable the local communities to sustain the development initiatives and for realizing the self-reliant communities, ASSEFA has been adopting the twin strategies of “***Mobilizing the local communities***” and

“Building up of community-based institutions”. Based on past experiences, the following factors are considered crucial for sustaining the development initiatives and are therefore strengthened prior to ASSEFA’s withdrawal from any particular area.

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

The 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. 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.

Development Phases

- } *Planning cum micro realization:* Involves rapport building, conducting surveys, planning and searching for resource support.
- } *Pilot Project Implementation:* Organizing 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

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

The whole spectrum of the Development Process is broadly 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 community graduates to manage the development programs. However, ASSEFA continues to help as and when the communities need guidance and support.

o Coverage and Outreach

ASSEFA has expanded its operational areas with the intensive coverage under Comprehensive Area Development Projects in Rajasthan, Madhya Pradesh, Bihar and Jharkhand and Women Development Programs in Tamil Nadu. The Coastal Area Development Projects, initiated to rehabilitate the Tsunami affected families, has lead to ASSEFA’s expansion of coverage in four blocks in Tamil Nadu besides the Union Territory of Pondicherry.

Currently, ASSEFA and its promoted organizations have been working in 7,112 villages located in 102 blocks/ areas across eight states of India: *Bihar, Jharkhand, Madhya Pradesh, Rajasthan, Maharastra, Karnataka, Pondicherry Union Territory and Tamil Nadu.* 5.57.278 families have been brought under the folds of ASSEFA with its comprehensive development programs.

The communities have been brought together for managing their welfare programs under congenial environment. They have been mobilized through community functions such as community marriages, yatras and celebration of

festivals. The regular interactions including by women at the village and CBOs levels, to discuss development related actions, also lead to establishing a social binding among themselves and a base for congenial social environment.



AT A GLANCE **ASSEFA - 2005/06**

Coverage – 5,57,356 Families



SERVICES DURING 2005-06

ASSEFA offers services in support of the poor and the marginalized families with multi-faceted empowerment, development and welfare programs. ASSEFA has expanded its coverage in both existing and new areas. The people are mobilized under community-based organizations and supported with programs. The support extended under each program is outlined in the chapters ahead.

Major highlights of the current year's achievements are:

- *Reaching out to one million families* has been set as mandate by 2009, when ASSEFA will complete forty years of services to the rural communities. Moving more than half way towards that goal, as on 31st March 2006, ASSEFA has been able to bring in 5,57,278 families.
- *Initiation of a New Project: 'Promotion of the Social, Economic and Educational Autonomy of the People of Sankarapuram, Rishivandiyam and Thiyagadurgam Regions'* in collaboration with Mani Tese, Italia for a period of three years (2006 to 2009).
- *Continuation of the Relief-Rehabilitation programs for tsunami victims*, under Coastal Area Development Projects with various additional initiatives for consolidation.
- *Establishment of Regular Schools* for children of fishermen communities along the coastal area.
- *Establishment of Livelihoods School* centres in Madurantagam, Gingee and Coastal regions with the focus on improving dairy based livelihoods. The School trained 2868 women in animal husbandry, quality and hygienic milk production jointly with Animal Husbandry Department. Further, 357 rural youths including educated women were trained in milk marketing.
- *Community marriages* have been organized on a large scale in different project locations and this has potentials to assume the level of a social movement.

o Reaching Out to One Million Families

By 2009, ASSEFA will complete forty years of services to the rural communities. Towards this, ASSEFA has set a mandate to cover one million families and provide support to them in the following areas towards improving their socio-economic status:

- 1) *Livelihood Promotion Services*
- 2) *Micro Financial Services*
- 3) *Education and*
- 4) *Health Care Services*

As on 31st March 06, ASSEFA has been able to bring in 5,57,278 families and provide need based services. The families benefited are rural poor and they belonged to landless, marginal and small farmers. Tribal, women and children are also given special attention, as they are considered vulnerable in the society.

o Sankarapuram Regional Development Project

This is a three years (2006 - 09) project sanctioned by Mani Tese of Italy. The project aims at covering 24.000 socially marginalised and economically vulnerable families across 229 villages in the targeted blocks in Vilupuram District of Tamil Nadu, India. Though the general objective of the project is to reduce the poverty level of the rural population in the Villupuram district, the specific objective of the project is to improve the social-economic conditions of the poor in the proposed areas. ~~The local communities will be able to organize themselves and to reach the social and contractual power necessary to free themselves from the current situation of indigence and vulnerability and will have access to funds allowing the development of social-economic activities in the area.~~

The main activities proposed in the project are organising the rural population, with particular reference to the status of the women; promotion of the savings and of micro-credit, enabling them to get easy access to credit systems and to start with various kind of productive activities in the farming, livestock rearing and trading, supported with marketing facilities combined with activities such as health and education.

Comprehensive Area Development Project: These projects have been implemented since 1987 to support the rural poor inhabited across six districts in four backward states in India: *Bihar, Jharkhand, Rajasthan and Madhya Pradesh*. During each phase, new villages were included and some old villages were phased out depending upon its development progress. During the current phase (2004-08), the focus is given to consolidate the various programs initiated and to expand the program to the adjoining areas. The purpose of these intervention are to ensure enhancing the income, the health status and children's education aimed at survival, security and social justice in 1560 remote villages.

Families Coverage Under ASSEFA Fold¹

S. No	Particulars	As on 31 st March 06
1	<u>Livelihood promotion Services</u>	
	- Dairy Promotion	22.536
	- Goatery, Sheep Rearing, Other Animal Husbandry Activities	2.190
	- Agriculture Development (micro-water shed)	4.535
	- Rural Market Promotion (Shandies)	6.300
	- Other Agri. Related Activities	6.972
	- Non-farm Micro-Enterprises	5.773
	- Livelihoods support under District Poverty Initiatives Program	6.150
	- Livelihoods support under Coastal Area Development Projects	14.000
	Sub Total (families coverage)	68.456
2	<u>Micro-Financial Services</u>	
	- Micro Credit Services and savings in self help groups	416.048
	Sub Total (families coverage)	416.048
3	<u>Children Education</u>	
	- Through Regular Schools	21.539
	- Through other Schools	20.941

¹ Several families have received support with more than one program.

	Sub Total (Children coverage)	42.402
4	<u>Community Health Care and Habitat Services</u>	
	- Health Care Services	17.197
	- Rural Housing	12.670
	Sub Total (families coverage)	29.867
5	<u>Innovative Programs</u>	
	- Community Marriages	505
	- Social Security for Vulnerable Sections	
	Sub Total (families coverage)	505
	Total (families coverage)	557.278

o Education Projects

Rajasthan Education Project: This program is being continued since 1997 promoting quality primary education in the tribal belt of Anandapuri and Garhi regions. Schools have been established in the remote villages with adequate infrastructure. The teachers selected from the local area are given adequate training in subjects, teaching methodology and teaching material preparation to ensure quality education. During the reporting period, 4,849 students received benefits with the support of 107 trained teachers.

Madurantagam Education Project: Quality education is being promoted in the backward areas of Madurantagam, Marakanam and Chithamur in Tamil Nadu. since 1984. At present, 3,421 students are getting benefited with quality education with the support of 108 trained teachers.

Uthiramerur Education Project: This program is implemented to benefit children inhabited across 134 villages. Eighteen schools have been established in the remote villages with adequate infrastructure. At present, 2,187 students receive benefits with the support of 92 trained teachers.

Marungapuri Education Project: This project is started in 1999 to promote quality primary education. During the reporting period, 2,255 children have been benefited with the support of 45 trained teachers in the two backward areas of Tamil Nadu – Marungapuri and Thiruvarangulam.

Child Workers Project in Kalligudi Region: Child labour is one of the major issues in Kalligudi. The young children are employed in matchbox industries due to cheap labour and flexibility in extracting work. The prevalence of poverty and ignorance on the part of parents forced young children to work. ASSEFA has been working in these areas for more than a decade with the focus on rehabilitating the working children. The vulnerable families are identified and supported with suitable programs to address child labours. Over 9500 families across 106 villages have been brought under the project fold. 865 children were assessed and supported with suitable education training. Regular health care services are provided to children and women. Special focus is given to livelihoods program, as the poverty is the major causes for the child labour. Since dairy being a suitable enterprise, the target families are supported with multi-services under dairy program.

o Community Marriages

As part of its strategy for peace and non-violence, ASSEFA endeavors to promote inter-religious amity and communal harmony through various activities like Padayatra to bring the people closer on various issues affecting the community. Marriage ceremonies for the rural poor have always been a burden than a pleasant event. Based on the interactions 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.. During the year, community marriage has received special significance with many projects successfully conducting community marriages.

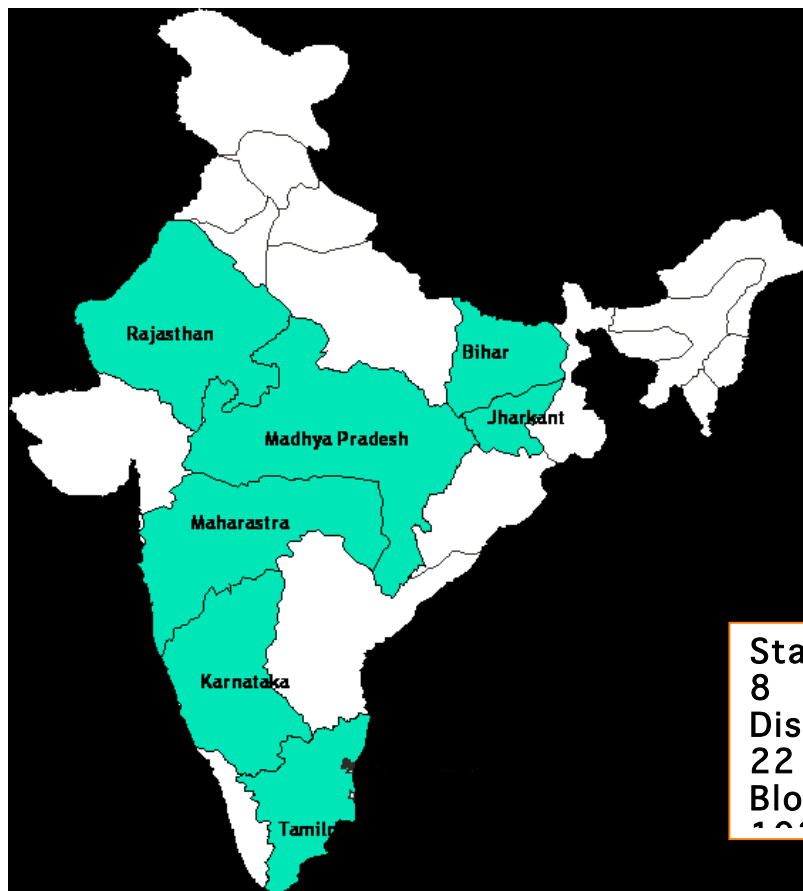
The marriages have been conducted in seven areas in Tamil Nadu. A total of 340 couples including Hindus, Muslims and Christians, from economically weaker families have been benefited by this program. Over 3250 women Self Help Groups, promoted by ASSEFA have been instrumental in mobilizing the communities and conducting these marriages. Over 49,000 people, from different walks of life attended these mega functions.

Projects	Couples				Participants
	Hindus	Christians	Muslims	Total	
Chinnasalem	61	1	3	65	10,000
Thiyagadurgam	33	1	3	37	5,000
Kallakuruchi	36	2	3	41	5,000
Vriddhachalam	17	-	4	21	3,500
Nilakottai	36	-	5	41	8,000
Sankarapuram	99	2	7	108	13,000
Thandramattu	18	2	7	27	4,500
Total	300	8	32	340	49,000

Besides substantial contribution towards the cost of the marriages, the women's self-help 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 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, 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 women groups' preference for identifying and including the disabled persons, young widows and deserted women was very much appreciated by one and all. That this activity of

conducting community marriages is slowly spreading to many projects, is indicative of the fact that this community welfare activity has the potential of a social movement in the long run.



States	..
8	
Districts	..
22	
Blocks	..
100	



**A New Ray
of Hope**

A NEW RAY OF HOPE²

Marriages are not made in heaven for the 108 poor pairs but by the women self help groups. It looks like a dream, but it happened in the tiny and small villages, where I and my friends had curiously enjoyed in disbelief this glorious and colourful marriages.

It was around six in the morning. The sun was still not up. There was dense fog and mist hampering clear visibility.

In front of a make-shift stage, there was vedic chanting in progress. There seated was a man with head gear (Parivattam) performing the haven. The audience in front was an unusual mass of village folks men, women and children., I was wonderstruck as to what these people have got to do with the haven.

At a little distance away, there was a big gathering in front of a marriage hall. In the midst, there were a number of brides and bride-grooms in their wedding attires. They were not one or two but in dozens-precisely 108 couples as I came to know later - lined up for the marriage procession. On seeing this fantastic scene, my anxiety was further lighted up.



The Procession of brides and

Before I could initiate a dialogue with the local people, there started an announcement exhorting the residents of that tiny and sleepy town of Sankarapuram to come out and witness the unique event of the procession of 108 brides and grooms from three different religions. The announcement that followed confirmed the celebrations of these community marriages organized to promote communal harmony and inter- religious amity by Association for Sarva Seva Farms (ASSEFA).

ASSEFA is a Gandhian Organisation started with the blessing of Shri Acharya Vinoba Bhawe in 1969. It has been working with more than 4,00,000 socio-economical vulnerable families across eight states of India – Bihar, Jharkhand, Rajasthan, Madhya Pradesh, Maharastra, Karnataka and Tamil Nadu for their development with the Mahatma's core philosophy of 'Sarvodaya' means 'welfare for all'

Mahatma On Community Marriages

- θ Weddings should be simple with no luxurious extravaganza
- θ Like community prayers, community marriages have special significance
- θ Every community activity should promote harmony and unity among the people
- θ All religions are equal & there should be inter-religious tolerance & understanding
- θ Community recognition for the marriage is an asset to the new weds.

While the local people were awe-struck at the unusual procession of so many brides and grooms in their colourful attires moving in the midst of a sea of humanity, an Assefa spokes person was heard saying that during the current marriage season since January-February, 2006 there have been similar celebrations of community marriages in five

² Impression of a Senior Development Expert and a Gandhian Follower

places earlier and that two more were scheduled later at Thandrapattu and Vembakkam bringing a total of 360 marriages for the season. The spokes-person further went on to add that this is not the first time that Assefa is organizing such community marriages and that there has been similar large scale community marriages since 1998 - not only in Tamilnadu but also in other states like Karnataka and Maharastra where Assefa has built peoples bases for development.

On a closer look at the procession I could locate two Muslim grooms with their faces covered in the traditional floral decoration while their brides were accompanied by a few ladies. Towards the middle of the long procession line, there were eight grooms and brides in their special attires typical of the Christian community.

The Hindu couples who formed the largest number were also in their best of colourful silk sarees and silk dhotis and angavasthram. All the brides irrespective of their religions had uniformly the same colour of sarees. With bouquet in their hands and beautiful garlands, all the brides and grooms moved majestically with a sense of anxiety and happiness writ large on their faces.

The display of fireworks intermittently during the procession and the folk dances and the nadaswaram music all along the route added the special festive flavour as the procession vended its way to the huge stage where solemnization of the marriage was to take place and the haven was in progress. Earlier, the Christian couples had their special prayers conducted by the local priest and the Muslim couples had their preparatory prayers at the marriage hall itself before they joined the procession.



As the procession of the grooms and the brides reached the venue of the marriage, rows of young women in their colourful uniforms greeted them with the traditional Aarati and tilak, while the parents, close relatives and the large contingent of villages from the their native villages greeted them with anxiety and ecstasy while the children were seen in their jubilant mood.

Brides and grooms on the stage

The stage was rather not large enough to comfortably accommodate the 108 couples and the volunteers had a tough time in managing the stage and seating the couples in their allotted places. The big crowd that was packed to capacity of the pandal was overflowing on all sides with many standing jestling and jolting to get a better view of stage and more particularly their beloved wards on the happy occasion of their wedding.



Couples of Christian, /Muslim and Hindus getting blessings from respective Religious leaders

It was just not the pandal that was packed with anxious peoples, the entire area all around was full of men and women in small groups whispering and gossiping, the children running here and there amidst many make shift shops selling hot teas, sweet candies, toys and balloons while the flower vendors made brisk business and all sorts of rural transports - bullock carts, tractors, mini buses and vans and cycles that brought them lying scattered all around. The children attraction like rattinams and swings gave one the impression that the site resembled a rural fair or a common festival. Yes, indeed the Community Marriage was nothing short of a

Community festival. There were also cultural program and variety entertainment by the children of Sarva Seva Schools.

As the Hindu Priests were completing the haven and the preliminaries, the Christian and the Muslim Priests joined them on the stage. It was a rare and unique scene on the stage when the Hindu priest explained the various poojas and havens that was performed earlier and the special offering “Poornahudi” to the God of Fire, as the Divine witness (Agni sakchi) was made, Rev. Father was quoting from the Bible and administering the Marriage Oath to the Christian couples while at the other end of the stage, there was recital from the Holy Quran and oath taking in progress by the Muslim couples. There was a brief wedding carol by the youths from the local church.

At the same time, the Kanganadharanam event was completed and the “Kappus” (protective wrist bands) were distributed to be tied on the hands of the brides and the grooms. It was 7.15 in the morning and there was palpable anxiety as the auspicious time for the Muhurtham was nearing.

The members of women Self Help Groups clad in colourful uniforms specific to their groups were busy moving up and down in the midst of the crowd organizing, regulating and arranging the various materials required. One could see happiness and joy coupled with anxiety writ large on the faces the large crowd as the volunteers arranged heaps of garlands and coconuts and other materials on the stage near the haven. A few women were found sorting out the different kinds of Mangala sutras (Thalis) to be in tune with the family traditions of the couples. The Priest offered special poojas to the Thalís, each kept on a coconut. The vedic chanting was at its crescendo



Grooms tying Thiru Mangaliyam

as the Thalís were distributed by the priests to each of the couples. They were asked to pay respects to their parents and keep their minds in prayers as the Muhurtham time neared. The parents, relatives and the rest of the audience with flowers and turmeric coated holy rice (Akshathai) were asked to invoke their family gods and bless the couples as the grooms tied the holy knots on their brides. The crowd cheered, clapped and showered flowers and yellow rice on the couples from far and near while the Nadaswaram troop was playing the traditional “Gettimalam”

The moment of anxiety ended in joy and jubilation with everyone congratulating and greeting each other as those in the rear rows started surging towards the stage to have closer glimpse of the new weds. The brides and grooms were asked to inter-change their positions and exchange their garlands three times to the accompaniment of loud cheers and shouting from the audience while the band of photo and video-graphers had a hard time to capture these rare scene of 108 couples exchanging their garlands on a single stage. With final blessing speech by each of the three religious priests, the wedding ceremony was over.



Couples Enjoying the Feast

Can there be a wedding without the feast; that too where 108 wedding took place simultaneously. Again the members of the women groups were busy organizing the arrangements for the feast. They had organized for a sumptuous wedding feast for all the new weds and their close relatives. For the large number of other people who had come

in thousands from many villages, the women groups distributed delicious biriyani in food pack. At this point, one could hear from the public that these members of the women self help groups were instrumental in organizing these community marriages right from the initial discussions with the community, selection of the brides and the grooms, organizing and conducting the marriages. They organize themselves into different committees such as match fixing, purchase, food, stage and decoration, water and sanitation, entertainment, transport and communication, etc.. and each look after their responsibilities.



Couples showered with Attractive Gifts

As the brides and the grooms had their fest and were ready to join their parents and relatives for their journey back home, there was a surprise waiting for them. The women groups members and the Assefa Staff team headed by Sri Loganathan, Executive Director gave them a warm send off, not with mere smiles alone but with a big pack of gifts. It was not a “Parting Gift” but a “Starting Gift” for the new weds to start their married life. All of them took leave with their faces lit up with happiness and their moist eyes expressing the sense of gratitude to the entire community for the great day honour that

each one of them could never forget in their life time. Equally joyful and grateful were the members of the community especially the women group members who struggled hard to make this unique community endeavour possible.

An Assefa spokesman was heard making an apt statement “Marriages are no longer made in Heavens; but in Self Help Groups”. It is no wonder that many who witnessed this unique community marriages felt the same way. The spokesperson went on to congratulate not only to the women self help groups of Sankarapuram project, but the entire staff team from different project areas for their bold and unique initiative and hard work spread over three months in organizing these community marriages. In particular were the SHGs and staff team from the local areas of Chinnasalem, kallakurichi, Thiyagaduram, Sankarapuram, Rishivandhiyam, Vridhachalam and Thandrambattu areas with an odd addition from the south, that was Nilakkottai. – that came for high praise by one and all.

The lone man who did not speak to the audience since the morning but was busy performing the religious ceremonies on behalf of all the parents of the brides and the grooms. He literally acted as the guard father or the God Father as the priest aptly put it that the presence of Sri Loganathan along with his wife performing the haven was like “Sri Parvathi Parameswar” personally coming down to grace the occasion and bless the new weds. But each and every one connected with these community marriages know well that Sri Loganathan was instrumental in motivating and guiding the SHG members and the staff team in every aspect of these celebrations. Though there were community marriages performed earlier in Sankarapuram and Rishivandhiyam, this

Why Community Marriages?

- o For the rural poor, marriage is always a burden
- o Of late, the system of dowry and luxurious spending has spread to rural areas
- o Promote communal harmony and unity among various sections of the society
- o These marriages help to address the causes for inequality in the society and communal tensions and to redress the same with the fuller involvement of the community
- o The women groups, who are involved in many community development activities, believe that they can also address the major social issue – dowry among the poor through community marriages
- o The groups also provides new hope to the new weds by helping them in taking up suitable income generation activities and help their children in accessing to better education and health care services.

year the chain of such activities over 7 places in a row , had the blessings of the Assefa Executive Committee which endorsed the view that this important activity should not be confined to one or two projects but should be attempted in all the project areas of Assefa. This resulted in 341 Community marriages spread over seven project in January-February this year with another 100- 150 marriages being planned in two more project areas for April-May.

What was the purpose motivation behind these non-conventional initiative? This was the most serious question that haunted me since the morning. I could find some broad answers to this only when I was explained the overall functioning of Assefa wedded to Gandhian philosophy of Sarvodaya and mutual help and placing the interest of the community before the individual interests.

All these looks to me like a dream. Poor women in self help groups arranging marriages for 108 couples? I suddenly remembered the dream women -‘Purachi Pengal’ of Tamil Poet Subramania Bharatiyar...





Coastal Area Development Tsunami Projects

Coverage – 14,000 Families



COASTAL AREA DEVELOPMENT TSUNAMI PROJECTS

o Tragedy of Tsunami in late 2004

The tidal wave that struck along the eastern coast of Tamil Nadu had brought in lot of distress and damages to fishermen, farmers and wage earners, who were inhabited within 5 to 7 kms from the seashore. The fishermen were affected badly and they had lost many lives and met with heavy damages to their livelihood assets. The farmers, who had settled down in the coastal area, were also affected. Their agricultural lands have become saline due to ingress of seawater. This has not only affected the standing crops, but also made the lands unfit for cultivating any crops. The wage earners, who rendered their services to fishermen and farmers, were also affected, as the livelihoods of both fishermen and farmers were affected.

o ASSEFA Response To Tsunami

ASSEFA has responded immediately to help the victims of Tsunami. The senior workers were deputed to the affected areas to provide relief measures and also assess the support for rehabilitation. Based on these assessments, ASSEFA developed the concept of 'Coastal Area Development Approach'. Accordingly, the rehabilitation programs are designed to address the following:

o CAD Area of Operations

Tsunami has affected the livelihoods of the people in the east coast of Tamil Nadu. ASSEFA has selected about 205 affected villages in five area, stretching across 200 kms. The areas selected for rehabilitation are 1) Marakanam 2) Pondicherry 3) Cuddalore 4) Parangipettai and 5) Kurunjipadi. About 14,000 families are being supported with the following need based services.

- Improve health status of the vulnerable segments through curative and preventive measures
- Psycho-social support to children and women to overcome the trauma caused by tsunami,
- Re-establishing the education system to enable the children to continue their education and
- Livelihoods Promotion for Women and Youths

o Progress of the Work

The progress so far reveals that the intervention has been able to create positive impacts among the community. The children and women, the most affected segments, are able to recover physically and mentally and able to concentrate on their normal activities.

Good rapport has been established with the communities for a meaningful participation.. Further, a strong and committed community based organizations (*women SHGs, children club, LEGs*) have been established to plan and implement their development programs. Achievement under various services are as follows.

- **Improvement of Health Status:**

Health related issues such as injury, diarrhea, URI, caused by tsunami were completely addressed among the target families with systematic health camps and follow-up services. Other common issues among the vulnerable segments – *young children, pregnant ladies and young mothers*, such as anemia, malnutrition, vitamin deficiency were identified and treated with suitable services to improve the overall health conditions in the target villages. Training were given to the selected women in MCH and linked with women SHGs to deliver these services as and when required.

- **Psycho-social support:**

A Stress Management Centre is opened to provide physical and psychological support for women and children through recuperative measures and rehabilitation therapies. In addition various treatment such as organizing joyful games, sports, cultural and other competition were conducted among the children on age-wise category. The local communities including village leaders, youths, parents, teachers were involved in organizing the events. All children were encouraged and appreciated with distribution of attractive prizes. Education tours were organized to make the children regain self-confidence and self-esteem. Now the children have started going to schools and resume other normal activities. Also their fear towards sea is getting changed and they have started playing in the seashore as before tsunami.

- **Re-establishment of the education system:**

The children have resumed their school education. Necessary supports such as education materials, school uniforms/clothing were distributed based on needs assessment. Further in order to improve the children concentration on regular education, they were give special coaching inputs besides training them on life oriented education through Pailagam. The development of young children aged below 5 years, both physically and mentally, are done through Feeder centres. Regular model schools are also being established along the coastal areas to provide quality and holistic education for the fishermen communities.

- **Livelihoods Promotion Services**

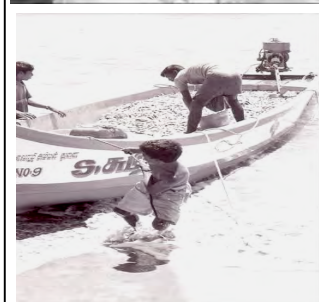
Women have started participating in family income generation. Women, who were engaged in economic activity, have resumed their activity. Other women have also started participating in economical activity due to encouragement and the training provided under this project. Similarly, training to youths have enabled them to identify livelihood opportunities and initiate actions in group. Village warning system have been established to inform the communities of the calamity in advance and take necessary safety measures to minimize the damages to assets/lives.

The affected farmers have been supported with milch animals, the best alternative livelihoods. For enhancing the animal productivity, trainings were given in selection of the breed, husbandry management, feed management and hygienic milk production. In addition, bulk cooling units are also being established in the suitable locations to collect, chill and sell the surplus milk in the distant market. Micro-cooling

units are provided to the suitable entrepreneurs in the villages to collect the fresh milk and market round the clock. The development of saline lands are also undertaken with the support of expert with suitable intervention, depending upon the degree of salinity.

Livelihoods Promotion

Coverage – 68,456 Families



LIVELIHOODS PROMOTION SERVICES

ASSEFA has been working in remote areas, where landless, small and marginal farmers constitute a major percentage. They 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. These results in periodical migration to the nearby cities for menial jobs. Hence Livelihood Promotion Services is a priority sector of intervention for ASSEFA.

o Support to Livelihoods in the Primary Sector

As agriculture and allied activities form the major occupation, ASSEFA continued to support these people with land, water and animal husbandry based livelihoods. New work force particularly youths are encouraged to take up non-farm activity. These families are mobilized under community-based organizations - Gram Sabha and women SHGs, where livelihoods related issues are discussed and appropriate actions initiated.

Based on their feedback, intervention strategies are developed. For implementing and monitoring the programs, functional groups are formed with interested persons as members. The respective 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 to provide professional and technical supports.

o Livelihoods School For Knowledge Based Support

‘Livelihoods School’ are established to provide in-house professional inputs in promoting various appropriate livelihoods in ASSEFA Operational Areas. The School works in the on-going ASSEFA development projects to identify the missing links and arrange to provide these supports to enhance the quality of livelihoods.

During the reporting period, the Livelihoods School has worked with projects in Madurantagam, Gingee and Coastal regions with the focus on improving dairy based livelihoods. Supports in terms of arranging necessary training inputs, feasibility of suitable technology introduction such as bulk coolers, assessment of quality of livelihoods, etc. have been provided.

Under the dairy program, the School has covered 4849 women with comprehensive services. 2868 women were trained in animal husbandry, quality and hygienic milk production jointly with Animal Husbandry Department. Further extension services such as veterinary care and artificial inseminations have been provided to the producers.

Livelihoods School

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

- o Identifying potential livelihood opportunities
- o Skill upgradation
- o Prepare people centred business plan
- o Develop youths for livelihoods promotion services

A total of 357 rural youths including educated ladies were trained in marketing aspects connected with milk sales in the rural/semi urban areas. Technologies such as micro-coolers, defreezers (16) have been provided to sell milk for longer period

without spoilage problem. The services of the School are planned to be expanded to neighbourhood areas to use their expertise in other sectors as well.



Agriculture Based Livelihoods

Coverage - 17,807 Families



AGRICULTURE BASED LIVELIHOODS

ASSEFA has continued to focus on the development of lands and water resources to enhance productivity, to ensure a better income and livelihood security for the farming community. Depending upon the context and opportunities, water harvesting/utilization structure, extension services, quality input supply, market promotion services are provided to small and marginal farmers in particular.

- **Water Resource Development**

Augmentation of Irrigation facility is the key to intensive farming. In the semi-arid areas, cultivation is confined to single crop, due to limited irrigation facilities. In those areas, the facilities are improved 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 local community, Govt and funding agencies. For instance, in Baran district of Rajasthan, ASSEFA continues to improve irrigation facilities under the World Bank sponsored, District Poverty Initiative Program. Distribution of pump sets for efficient utilization of the water and pipelines for minimizing water losses are also provided.

- **Land Development**

ASSEFA has undertaken watershed programs in nine areas with the support of NABARD. These program is expected to treat 8,565 ha of lands to benefit 4,535 families. This includes development of 950 ha at Chando in Bihar, 1850 ha in Jharkhand and 5762 ha in six areas in Sivagangai and Madurai districts in Tamil Nadu. The Community/Capacity Building Phase has been completed in 6 locations, treating 600 ha of land. In two locations, *Kayankulam and Uruli*, implementation phase has been initiated to treat 1762 ha of land. The intervention is envisaged to bring additional lands under agricultural activities by improving soil and water conservations and extending other inputs supply.

On-Going Watershed Programs..			
S. No	Watershed Areas	Coverage in Ha	Phases
1	Chithalai - Thirumangalam	1200	CBP
2	Peikulum - Kalligudi	850	CBP
3	Chinnapulampatti - T Kallupatti	1100	CBP
4	Kayankulam - Sivagangai	862	FIP
5	Uruli - Sivagangai	900	FIP
6	Kandani - Sivagangai	850	CBP
7	Chando - Gaya	950	CBP
8	Rajoun - Jamui	862	CBP
9	Chaihara - Jamui	991	CBP
	Total	8565	

- o **Improved 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, mainly for vegetable cultivation. For instances, 810 farmers have been encouraged to cultivate organic farming in 202 acres of land in Bihar. Arrangements have been made to supply high yielding seeds and organic manure through linkages with Krishi Vigyan Kendra and Horticulture Department. Similar interventions are also carried out in a few more projects in Tamil Nadu.

- o **Horticulture**

The farmers are encouraged to take up horticulture farming, wherever it possible. In Bihar, the concept of WADI (small orchard), initiated on experimental basis, has been successfully taken up by many small and marginal farmers. These farmers have been provided with saplings of 60 mango and citrus fruits for 1 acre of land. In addition, saplings of 500 fuel and fodder plants were provided for fencing with trenching work taken up on all four sides of lands. This year, 66 acres of land have been covered under WADI benefiting 132 farmers. The survival of tree plantation is about 95 percentage.

- o **Local Value addition**

The farmers have been encouraged to take up local value addition instead of selling the raw materials, as it fetches additional Income. In ASSEFA Baran Project in Rajasthan, the women SHGs have undertake the processing and marketing in attractive pockets of local products (turmeric, chilly powders) under value addition scheme. In addition to higher income for the products, the groups are assured of reasonable income regularly through this enterprise.

- o **Market Linkages:**

For the farmers to get the maximum price for their produce, various market infrastructure arrangements have been made in different areas based on their requirements.

Godowns: are established in the selected villages, where farmers collect the produce through the common collection centers for storage in the godowns during the off-season. When the demand is high, the produces are sold in the market for higher price. These initiatives are carried out in ASSEFA Northern Projects located in Rajasthan and Bihar where the price fluctuations are very high in the market.

Weekly Market Yards: Common market yard is the traditional concept in India wherein buyer and sellers meet in a common place for trading at a smaller level. Even during the barter system, people gathered in a common places for exchange of goods. Even today it continues in certain villages. There are potential villages, where establishing market yard helps both farmers and consumers in many ways – better prices, income, saving money and time, etc.

ASSEFA has been promoting village market yards in the potential villages. ASSEFA provides infrastructure with external financial support. Community based

organizations are established to maintain the market yard. At present, five market yards are functional at Mudukankulam, Mallanginaru, Anaicut, Mandavai Kazhikuppam and in Rajasthan. The first three markets have been established this year.



Dairy Based Livelihoods

Coverage – 22,536 Families

DAIRY BASED LIVELIHOODS

o Dairy for Rural Women

Dairy is the best-suited and viable enterprise, promoted exclusively for the women. Traditionally, dairy is practiced as part of integral agriculture in rural areas. Women, who are interested and capable of undertaking dairy enterprises, are mobilized, provided with comprehensive support through the establishment of the following producers based institutions for implementing dairy enterprise under the Apex body of Sarva Seva Gramodhyog Samithi.

- ♣ *Dairy Group at village level to produce and collect surplus milk from the producers*
- ♣ *Dairy Federations at area level to coordinate and provide promotional services supports and*
- ♣ *Dairy Processing Company to process and market the surplus milk.*

Dairy Programs - At A Glance		
S. No	Particulars	Units
1	Dairy Groups	814
2	Milk Production <i>(litres per day)</i>	67608
3	Milk Processing and Marketing Support <i>(L.P)</i>	60000
4	Total Income to the Producers pa in Rs mn	219

At present, there are 22 dairy federations with over 800 dairy groups in operation in 7 districts in Tamil Nadu. On an average 60,000 litres surplus milk per day is procured, processed in six plants and marketed through various channels. To ensure maximum benefit, comprehensive support services are provided.

o Purchase of Milch Animals

Credit has been arranged through linkages with micro finance institutions for the purchase of Milch Animals. The credit flow is ensured by prompt disbursement to the milk producers who repay the loan amount as scheduled and the remaining amount to meet their requirements.

o Extension Services

Veterinary care services arranged through linkages with existing veterinary care centers, besides engagement of veterinary doctors for timely services.

- **Collection and Transportation**

The groups in each village collect the surplus milk from the members and transport to the nearest dairy plant for processing. The Federation of Dairy groups in each area co-ordinates the collection and transportation activities.

- **Processing and Marketing**

Nine processing units have been established with the support of ASSEFA. About 60,000 litres milk are processed everyday and marketed through well-connected outlets. These units are registered as companies, which are managed by the Board of Directors, elected among the dairy milk producers.

- **Dairy Promotion in Coastal Area**

Under dairy enterprise, over 20,000 women have been supported comprehensively in collaboration with Sarva Seva Gramodhyog Samithi. In addition, during the reporting period, assistances were given to the tsunami affected farmers mainly in purchasing cows. In addition, bulk coolers are to be established in four suitable locations to collect, chill and sell the surplus milk, in the distant market.

- **Dairy Promotion in North Indian States**

Under Comprehensive Area Development Projects, many women have been supported for the purchase of milch animals in Rajasthan and Bihar. In Baran, ASSEFA has been planning to establish 3,000 litres capacity of bulk coolers in four locations under District Poverty Initiatives Program, which is sponsored by the World Bank. For marketing, rapport with the State Dairy Co-operatives in Kota is being initiated. Similarly in Bihar, focus is given to dairy based livelihood. Dairy groups are being formed and supported under Rastriya Sam Vikas Yojan in Jamui.



Livelihoods from Micro Enterprises

Coverage – 5,723 Families



LIVELIHOODS FROM MICRO ENTERPRISES

ASSEFA has been promoting enterprise-based livelihoods for the skilled persons. Local artisans are mobilized and encouraged to develop their skills and impart the same to other local youths. Based on the needs assessment and availability 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 and 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.

- o **Traditional Artisans**

ASSEFA has extended its services to the traditional artisans, as they are being affected by the globalisation and advancement of technology. Consequently, the artisans have started changing their profession to other works such as agriculture and construction sectors. In order to avoid them from changing their profession and enhance their income with the existing work, ASSEFA started supporting them with the missing links such as training, credit and marketing.

- o **Garments for Self-Employment**

This is intended 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 was identified as the preferred profession. During the year, 539 girls were identified 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.

- o **Micro Enterprise for Women**

Women and adult girls are encouraged to take up suitable enterprises for income generation. Depending upon their interest and skills, need-based supports such as training, capitals and marketing, are extended. Over 1,000 rural women have been helped to set up food processing, grocery, petty trades and vending units under Comprehensive Area Development Projects and Coastal Area Development Projects.

- o **Educated Rural Youths:**

The rural youths have been trained in market driven vocational courses through ASSEFA's Industrial Training Centers. The courses include Electrician, Mechanics in Air conditioning and refrigeration, wireman, fitter, diesel motor mechanics, computer operation, tailoring, embroidery and needle works. Employment opportunities are offered to these students by arranging campus recruitment. The students, who wanted to start the enterprise, have been supported financially and technically. This year, 205 youths have been benefited with vocational training.

Micro Finance for Livelihoods Promotion

Coverage – 4,16,048 Families



MICRO FINANCE FOR LIVELIHOODS PROMOTION

o Trusteeship For Micro Credit

In the emerging financial scenario, micro-credit is considered as an important factor in alleviating poverty. In the last one-decade, considerable positive changes have taken place in providing micro-financial services in rural India. Yet, a large number of rural poor depend upon private moneylenders, who charges exorbitant rate of interest. ASSEFA has been supporting the rural community with easy access to credit since 1989 by establishing community based Trusteeship Institutions. Under this, the institution will not provide space for any individual ownership and hence the benefits cannot be cornered by an individual but only for the target group for which it is intended.

Women empowerment is one of the major focuses on ASSEFA programs. Towards this, various development programs have been initiated over two decades. The Women development was taken as a major program in the late 1980's when the Tamil Nadu Government entrusted ASSEFA to implement women development programs in 14 blocks under Women Development Programs of IFAD.

In each block, about 3,000 to 5,000 women were mobilized and organized into women Self Help Groups (SHGs). Under each SHG, the membership was restricted to maximum of 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.

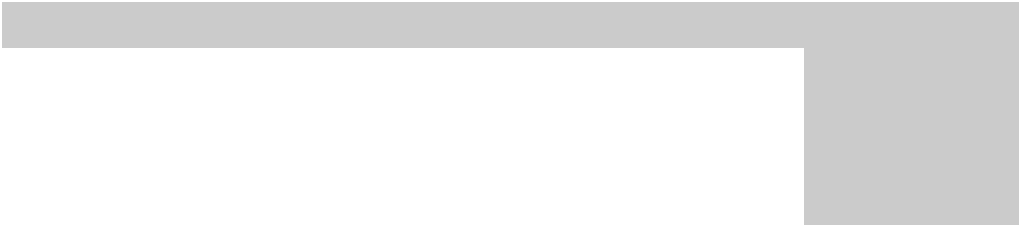
The Women Development Program came to an end in 2000. By the time, ASSEFA had organized about 70,000 under these programs in the 14 blocks. ASSEFA felt the need a greater responsibility to continue the program. As a continuation of this process, separate women owned and managed financial institutions have been established to meet their credit requirements.

o Micro Credit Institution for Women

The SHGs were assisted to federate at the block level into Mutual Benefit Trusts. The SHGs 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 with the MBTs.



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.

- o **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 achieve two purposes:

- } To support the needy villagers with the unspent revolving funds available within Nidhi Federation on credit basis and
- } To undertaken the services under a proper legal entity.

Based on the recommendations from the Nidhi Foundations, the members are provided with credit support for the various economic activities such as.

- } Crop Inputs including wasteland development
- } Purchase of cattle
- } Small Shops
- } Petty Trade and other
- } Micro Enterprises

It has been proposed to convert Sarva Jana Seva Kosh into Non Banking Finance Company. 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 used 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 making one. Also Sarvodaya Nano Finance Ltd, a Micro Finance Company, promoted by ASSEFA, has been success in delivering the micro financial services. Hence, it is envisaged to convert the Kosh into Livelihoods Investment Company for supporting the local community comprehensively.

Coverage – 42,480 Children



SARNOVARA PRILAGAM

	PKY/NO	FILE #	ADDRESS
1	88 888872		PRILAGAM, KERALA STATE SARNOVARA PRILAGAM SARNOVARA PRILAGAM
2	88 888872		ALL INDIA RAILWAY TRAINING AND RESEARCH INSTITUTE, SARNOVARA PRILAGAM, KERALA STATE
3	88 888872		STATE TRAINING INSTITUTE KERALA SARNOVARA PRILAGAM SARNOVARA PRILAGAM
4	88 888872		STATE TRAINING INSTITUTE KERALA SARNOVARA PRILAGAM SARNOVARA PRILAGAM



RURAL EDUCATION

o Background

Child education, being an important aspect in the development sector, ASSEFA has been providing a major thrust to education for the last 28 years. Child education is promoted as part of an integrated development approach. Depending upon the need assessed, the following education services are offered with necessary infrastructure facilities - regular (*pre-primary education, primary, middle school, high school, higher secondary education*), supplementary, vocational and remedial 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 have difficulties in learning. Remedial classes are conducted in the evening for students who cannot attend classes during the day.


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 help in their personality development and to respect and live in harmony with their community. Assefa has also introduced the curriculum on learning 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.

o Coverage

At present, ASSEFA education program is implemented in 33 blocks located across two states of India: **Tamil Nadu** and **Rajasthan**. It benefits 42,480 children with quality education, supported by 1337 well-trained teachers. Preference is given for education of girl children, as they are considered the vulnerable in the society.

o Operational Strategy

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. This two- tier structure is established to make the local community responsible for the managing these schools through ASSEFA-Community Partnership network.



In order to provide overall guidance and support for the schools, Apex level 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 external grant and are managed by the School committees and Federated bodies with the support of Education Trusts.

- o **Highlights of Major Initiatives:**

- **Sarvodaya Pailagam (Learning Center):**

A new initiative, launched to promote comprehensive education in rural villages. ASSEFA has been providing quality education in needy villages, but still many children are being denied of holistic education. These children mostly study in govt and other schools, wherein the curriculum is restricted to govt syllabus and no focus is given to life-oriented curriculum.

To support these children, particularly primary school going, with comprehensive services, the concept of Sarvodaya Pailagam has been initiated. The educated ladies in the respective villages are identified and provided with required training and education materials to manage the program. Women Self Help Groups in these villages are linked up with Pailagam to provide necessary support.

By the end of the current reporting period, Sarvodaya Pailagam have been initiated in 249 locations, benefiting 6863 children. Based on the community responses and other inputs on the impacts, it has proposed to expand this program in other deserving areas.

- **Quality Education:**

Various initiatives have been adopted to maintain quality of education. This includes

- **Classification of Learning Level:** As part of improving the understanding level of the children to perform well in their studies, yardsticks have been developed and applied to the students. Based on this, the students have been classified into four categories in Uthiramerur project – *students below average, average, above average and outstanding*. Depending upon these categories, additional/extra coaching are provided to the students below average and average to bridge the gaps in understanding. This has shown positive impact in the recently conducted half yearly examinations.

- Teachers: Student Ratio: Since, the understanding level of the students varied widely, it is not possible to coach all students properly by the teachers, if the teachers students ratio is high in a class. The smaller the students' strength better will be the environment for teachers to coach them. Hence, in all schools, number of students per teacher is ensured not to exceed to 30.
- Teachers Skill Upgradation: Regular trainings have been organized for teachers on various fields:
 1. Subjects such as *Mathematics, English, science, Regional languages*
 2. Effective teaching techniques, preparation of teaching materials and evaluation techniques
 3. School/project administration and
 4. Personality development – training in yoga, meditation and understanding the self.

External resource persons were used efficiently to improve the skills of the teachers. In case of new teachers, training through a foundation course is offered. A new approach, *co-learning process* is also adopted, wherein teachers from one school visit other ASSEFA schools, observe the teaching for entire day and share their findings in improving teaching methodology. Further, teachers are also provided opportunity to learn from each other experience in the monthly meeting.

– Life oriented Education:

According to Mahatma Gandhi on Education,

‘The aim of the education is to build up character. Education that helps to build a sound character and promotes self-development is true education’

With the existing education system, there might be difficulty to help children develop holistically. Also it is not possible to ignore the existing education system. Hence to add value to the existing education (*syllabus*), ASSEFA has included 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 the mind. The concerned teachers had given adequate training in various Asana and meditation under the instruction of trained persons.
- Learning Non-violence: Curriculum on learning non-violence for all standards: *Pre-primary, primary, middle, high school and higher secondary education* is developed through participation of various stakeholders – *resource persons, teachers, students, parents and the local community*. This has been introduced as part of regular syllabus for all standards. This, being the new subject, the concerned teachers are trained under the guidance of the experts.
- Curriculum on Livelihood Activities: To make the children learn the essence of key livelihood activities in the rural area, training is provided in the following activities
 - Dairy Enterprise
 - Goat Rearing
 - Poultry
 - Agriculture and Horticulture

Apart from classroom learning, the students are exposed to first-hand experience in cultivation/rearing. In addition, the demonstrative unit is also established in suitable location. For high school girl students, they are provided with opportunity to get trained in suitable vocation such as tailoring and typewriting. Further to promote hygienic health and environment, kutty doctors are being trained in personal hygiene, first aid, environment protection, etc., and ensure maintaining the same among his/her community

→ **Hygienic Environment:**

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

- Construction of additional child friendly building
- Replacement with non-flammable structure in school building
- Repairing of existing toilets and construction of new toilets wherever necessary
- Repairing of hand pumps and putting up Borewells for drinking water purpose
- Distribution of hygienic drums to schools for safe drinking water
- Construction of compound wall to protect the school environment from the surroundings
- Cleaning the school campus regularly
- Promoting 'Green Campus' by planting shadow tree saplings
- Appointing 'Green Guards' with selected students to keep the school campus green.

→ **Best School Practices:**

ASSEFA introduced Best School Practices to assess the performance of each school, area-wise, identify the gaps and improve it to achieve the purpose of ASSEFA's Education program in providing quality and life-oriented education for holistic development of the child. The Best School Practices allows to assess the education program 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

Best School Practices has been well received among senior management staff as well as teachers in ASSEFA-PARTAGE Projects. The transparent norms set up for the best school practices, enable each school to assess their performance and identify the areas for improvement.

In the participatory planning, the teachers of the respective school set the target accordingly to work in areas for further improvement. Moreover, the exercise also

envisaged to create a competitive environment among the schools to perform well with awards for the best schools every year.



Community Health Care

Coverage – 17,197 Families



COMMUNITY HEALTH CARE SERVICES

Health care services have been continued where health care facility is limited. Special care is given to children and women, the most vulnerable segments. *Prenatal and postnatal cares* 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* care of children aged below three years are the major services delivered. In addition, priorities are also given to promotive and preventive measures.

o 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.

o Promotive Measures

- *Ante Natal Mother*: Supply iron and folic acid tablets as per the standard norms ensuring hygienic delivery.
- *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

o 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.

- o **Mini Rural Care Clinic**

Intensive MCH services have been delivered through Sarvodaya Medical Health Foundation Center at Sittampondi village in Gingee area. Prenatal, safe delivery and postnatal services have been offered through this center to about 30 villages. Health animators, selected in each village have been trained to deliver health care services under the supervision of trained health workers and professional doctor. Similarly, mini health clinic is being constructed in Marakanam area to provide health care services to about 20 villages including the coastal villages, affected during the tsunami.

- o **Stress Management Clinic**

A Centre has been opened in Cuddalore exclusively to provide holistic physical and psychological support for women and children through counselling, recuperative measures and rehabilitation therapies. This is opened as part of providing psycho-social support to tsunami affected families. A lady doctor, specialized in naturopathy is engaged to provide the following services.

- a) Develop positive health among children and women through holistic therapies.
- b) Define and improve interpersonal relationships and social behaviour
- c) Help to overcome stress and stress related disorder and
- d) Reinforcing control over the psyche.

The treatment is provided continuously for three days through progressive sessions. In each session, different treatment process such assessment, diagnosis and curative measures are provided. The members are treated in batches. In each batch, maximum membership is restricted to 35 members. These members undergo complete treatment for three days. During the reporting period, over 800 women and 800 Pailagam students have undergone the stress management training. In addition, 70 teachers of Pailagam and Feeder Centers were also given training in stress management.

- o **Linkages with Govt Health Programs**

In order to control various endemic diseases, collaboration with the government programs has been undertaken, wherever possible. This includes immunization for children, awareness/specific health camps. ASSEFA 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 providing drinking water facilities, establishing proper sanitation facilities and providing improved chulas are also carried out with government support.





Rural Housing

Coverage – 12,670 Families

RURAL HOUSING PROGRAM

o Hygienic Living, The major Focus

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, which are prone to contagious diseases. ASSEFA initiated the housing program in 1986. Under the integrated development program, support for construction of group houses was provided in Natham area. As the response was positive, the programs were replicated in other projects.

o Community Based Institution for Housing

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:

- } Identify and enroll suitable members at the village level
- } Enable 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 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, provide support in resource mobilization, liaison with other agencies/institutions/government, besides acting as an apex body to the housing program.

- o **Supports Under Housing Program**

The Housing Company's priority is to help the rural poor, especially the women, to have a roof over their head with certain basic amenities. Emphasis was also laid on repairing the existing dwelling places. 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. Similarly schemes were also introduced for construction of new houses.

- o **Home Improvement:**

The demand is high among the rural community for improving their dwelling places. SSHP Ltd provided credit support of Rs.10,000 per family for upgradation works like flooring, electrification, toilets, provisions and roofing. A sum of Rs 90.7 mn has been disbursed cumulatively, benefiting 12,322 families. In the current year alone, 1,522 families have been supported with the disbursement of Rs. 9 mn.

- o **New House Construction:**

Supported 178 families with the total cost of Rs. 3.6 million. In addition to it, 170 families were assisted in constructing new houses so far with the total cost of Rs. 5.35 million. Under this scheme, each family is supported with Rs. 31,500. The total amount to a family is released in phases, based on the process of the construction works.

Thus ASSEFA has supported 12,670 families so far with various housing schemes through 31 Housing Federations and 252 Housing Societies in the State of Tamilnadu. ASSEFA could successfully liaise with Government authorities and get subsidy amount of Rs.10.000 per beneficiary, under New House construction scheme in Sivagangai, Viralimalai and Natham project areas. In all, ASSEFA could get subsidy amount of Rs.1.64 mn for 164 beneficiaries under New House Construction scheme.



Looking Ahead

LOOKING AHEAD

ASSEFA will continue to work towards realizing its mandate of bringing one million families by 2009. Depending upon the need assessments, these families will be supported with suitable socio-economic welfare programs. The innovative program community marriage has become popular and successful in ASSEFA projects. The successful marriages for 340 couples by the project team of Sankarapuram, Thandrapattu, Chinnasalem, Kallakuruchi, Vriddhachalam, Thiyagadurgam and Nilakottai, has inspired other projects and community marriages have become one of the main programs of ASSEFA. In addition, Other areas, in which ASSEFA are planning to give thrust are as follows:

- o **Social Security for Vulnerable Segments**

In the operational villages, over 10 percent women constitutes vulnerable segments – *widows, deserted, divorced, chronically diseased, pregnant women and young mothers*. They are subjected to face with multi dimensional problems at many a times and feel insecurity. ASSEFA is planning to design a program exclusively to address these segments. A study will be commissioned to understand their problems and various mitigation options available.

- o **Watershed Plus**

In collaboration with NABARD, watershed development projects have been implemented in a large scale. The main focus is to promote livelihoods through land development. In many areas, the target families are small and marginal farmers, who migrate seasonally for their living. The development of their lands through watershed might not meet their demand of the total families and still might look for other sources. ASSEFA is planning to support these families with other livelihoods avenue. A study will be commissioned to assess other viable livelihoods opportunity and scope for interventions.

- o **Coastal Area Development**

Restoring sustainable livelihoods with focus on development of women and children will be continued in the tsunami affected areas in Tamil Nadu. Welfare programs of women will be implemented through self help groups. These groups will be capacitated and strengthened for effective functioning. The development of children – through *education and health care services* will be continued through Pailagam for other school going children and feeder centers for children aged less than five years. Considering the alternative livelihoods for the children, particularly of fishermen community in the future, model schools will be promoted along the coastal areas to provide joyful, quality and holistic regular education. It is proposed to cover 3500 children in the next five years.

o **Documenting for Dissemination**

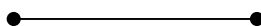
Innovative programs such as community marriages, restoring livelihoods of the people affected by the tsunami in the coastal area are being implemented successfully. ASSEFA is planning to document these activities with external resource persons for wider dissemination. Moreover, ASSEFA in collaboration with PARTAGE of France, has been promoting quality education in Madurantagam region for the last twenty years. ASSEFA is planning to celebrate this successful collaboration in India with PARTAGE delegates and bring out the documents on our achievements.

o **Strengthening In-house Professionalism**

ASSEFA has promoted various entities to avail professional supports in various disciplines. This includes

- ***Livelihoods School** to provide knowledge based support in promoting sustainable livelihoods for the rural poor.*
- ***Sarvodaya Action Research Centre (SARC)**, for undertaking action research, documentation and publication of various development actions.*
- ***Seva IDS (Infrastructure Development Services)** for planning, designing and construction of various infrastructure such as school building, child resource centers, etc.*
- ***Seva Sys** to provide services in development of software, systems, data entry and maintenance of hardware.*

In order to strengthen these entities and provide wide ranges of services, ASSEFA is planning to recruit qualified and experienced professionals in the respective areas.



ASSEFA PROMOTED COMMUNITY BASED INSTITUTIONS

Sustaining the development initiative 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 under proper legal entity is promoted 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	Managing Community Revolving Funds for Livelihood activities	1	35	61,500
2	Sarvodaya Mutual Benefit Trust	MBT	Federated body of women SHGs. Mobilise resources both within and outside to meet credit demand of SHGs	87	87	1,88,250
3	Sarvodaya Nano Finance Ltd	NBFC	Micro Finance Company owned by women SHGs. Shareholders are MBTs. Raises external loans to meet the credit needs of SHGs via SMTB.	1	87 SMTBs	25,923 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	1	29	12,670
6	Milk Processing Companies	Section 25 Company	Women owned Companies to process, homogenise and pocket surplus milk to market	5	27	18,750
7	Education Trusts	Trust Act	Established to provide professional support to community managed Schools in ensuring quality education	7	15	38,917
Total				105		

HUMAN RESOURCES

The total manpower participation in ASSEFA development activities is 5391. This includes both workers and volunteers involved at village level. The participation of female workers/volunteers is 4309, which accounts for 80 percent of the total workforce in ASSEFA. For efficiency improvement, capacity building at various levels have been organised regularly. This includes class room training, handholding training, exposure visit, experience sharing... The present strength of Human Resources of ASSEFA classified cadre-wise and gender-wise is given below.

Programs	Senior Executives	Executives	Regional Managers/CEOs	Area Devt./Technical Managers	Program Associates/ Technical Assts.	Community Workers/Teachers /Facilitators	Support Staff	Total
DAIRY	5							5
a. Procurement					20	60	1341	1421
b. Processing		5		5	115			125
c. Marketing			5		24	57	937	1023
Sub Total	5	5	5	5	159	117	2278	2574
HABITAT	1			28	2		237	268
EDUCATION	3	7			43	1337	42	1432
HEALTH	3	1		26		75		105
SOCIAL CREDIT	1	2	4				103	110
MICRO CREDIT	2	6	71			633		712
NON-FARM ACTIVITIES		2			41	89		132
COORDINATION	1	4	6	14		33		58

GRAND TOTAL	16	27	86	72	245	2284	2660	5391	
Male	11	19	74	58	189	415	315	1082	
Female	5	8	12	14	56	1869	2345	4309	
	<i>Chief Executives & Professionals</i>			<i>Tech. & Field Executives</i>		<i>Field Workers</i>	<i>Field Support</i>		

ASSEFA OFFICE BEARERS & MEMBERS

ASSEFA - Executive Committee members

S.No	Name	Position
1	Dr. Pandian S.	Chairman
2	Mr. Vijay Mahajan	Vice Chairman
3	Mr. Loganathan S.	Secretary & Executive Director
4	Ms. Vasantha M.	Treasurer
5	Mr. Balvjay	Member

Exofficio Members of ASSEFA affiliated organisations (vide bylaw G13)

6	Mr. Alagarsamy R	ADDF, Uchapatti
7	Mr. Boomiaraj R	SSKGS, Madurai
8	Mr. Chandrapaul J.	SSET - Madurai
9	Ms. Dhanam B	Basic Education Foundation, Natham
10	Mr. Duraiarasan K.	SSDF, Sankarapuram
11	Mr. Franco Loisololo	Assefa, Italy
12	Mr. Ganesan K.K.	Vidyadhan Foundation, Virudhunagar
13	Dr. Jayaprakasam S.	Co-opted
14	Mr. Kumar L	SSGS, Madurai
15	Mr. Mahendran R.	SDP, Natham
16	Mr. Mankar S.P.	Gram Swaraj Seva Trust, Wardha
17	Mr. Muneeswaran S.	Seva Mission for Holistic Education, Salakkam
18	Mr. Navaneethan G.	SSDF, Chennai
19	Mr. Pandiarajan L.	SMPF, Gingee
20	Mr. Prakash Choudhary	Workers Representation
21	Mr. Rajeev Ranjan	ASSET, Banswara.
22	Ms. Rajeswari S.A.	Foundation for Holistic Dev. of Children Pooriyambakkam
23	Mr. Saha T.K.	SSKGS, Gaya.
24	Mr. Sarathbabu C.	SJSK, Chennai
25	Mr. Sowmithri R.	SNFL, Chennai
26	Mr. Thangaiah P.	Sarva Seva Vidyalaya, Singangai
27	Mr. Vasunathan P.	CGMPF, Chinnasalem