

ASSEFA

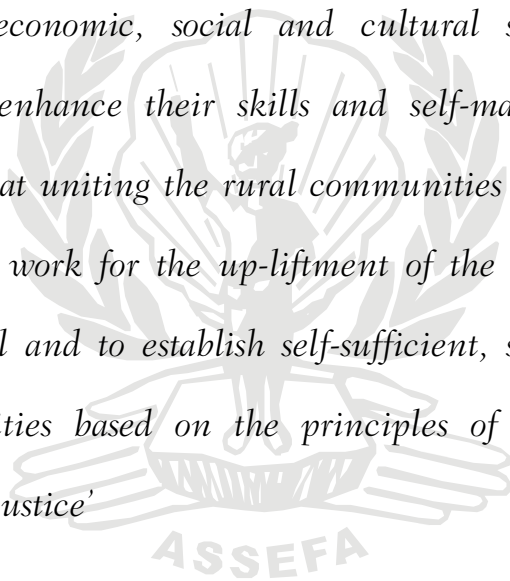
2008 - 2009



TRUSTEESHIP IN ACTION

MISSION

‘To improve the economic, social and cultural status of the rural communities and enhance their skills and self-management capacity. ASSEFA also aims at uniting the rural communities without any kind of discrimination and 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’



Introduction

ASSEFA, a pioneering Organisation in India, has been working for the development of the rural communities for the last forty-one years. It was started with the blessings of Acharya Vinobha Bhave, the father of the Bhoodan Movement in 1968. The initial noble mission was to develop the wastelands distributed to the landless farmers under Bhoodan movement.

Gradually, ASSEFA diversified its intervention and supported wider communities with multi faceted socio-economic welfare programs to realize the Gandhian philosophy of 'Gram Swaraj'.

1.1. Development Approach

ASSEFA operates in remote and backward areas. The small, marginal and landless farmers constitute the major sections in these areas and their main occupation is agriculture. However their earning is meagre from the agriculture due to various reasons. The lives of many farmers become miserable when monsoon fails. Under economical constraints, the farmers migrate in masses to the cities for menial works, as there is no alternative in their areas.

Considering the existing situation, ASSEFA has been giving priority to livelihood support in its development approach. Apart from this, other socio-economic welfare programs are also introduced.

A) Economic Development

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

B) Socio Welfare

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

To enable the local communities to take up development initiatives and to become self-reliant communities ASSEFA adopts various strategies of "Mobilizing the local communities" and "Building up of community-based institutions" simultaneously through interventions as given below on the basis of Gandian Trusteeship model.

C) Mobilizing Local Communities

- Organizing meetings, seminars and conferences
- Event celebrations and
- Community marriages

D) Institution Building

- Establish activity groups, at village level
- Promote federation of activity groups, at area level, to guide and co-ordinate the respective activity groups under its fold.
- Establish apex bodies with suitable legal entity to provide professional support and mobilize resources to continue the programs.

In order to strengthen these institutions, ASSEFA provides the following services based on the needs assessment.

- Capacity building at various levels to manage the respective institutions and
- External linkages to avail necessary support services

1.2. New Initiatives in Development

In line with its mission, ASSEFA initiated new programs in addition to the on-going ones. The new programs are piloted in the selected project areas. Based on the responses from the community and learning, these will be expanded to other operational areas. The brief note on these initiatives is given below.

a. Farmers Renaissance Program

Agriculture is the major occupation in the operational areas. In order to enhance the livelihoods of these farmers through agriculture and animal husbandry, various innovations and experiments have been initiated under Farmers Renaissance Program. This program attempts to enhance productivity of agricultural lands, promote organic farming and prevent the sale of agriculture lands. Similarly, it also envisaged to promote hybrid cattle wealth through creating awareness and establishing heifer calves rearing centers in the milkshed areas.

In addition, to support the farmers from any loss due to external factors, various compensation schemes for the farmers have been initiated under social security program. This includes provision of compensation for the loss of

- Agriculture production
- Cattle wealth
- Human life (head of the family)

A pilot project on this initiative has been underway in the selective project areas.

b. Development Finance

The credit support for the livelihoods activities has been ensured through Sarva Jana Seva Kosh, a Development Financial Company. The operation of the Kosh is expanded through establishing new branches. New financial products are also introduced to support wider section of the communities.

The recent product '**Seethana Scheme**' has received good responses from the communities. This scheme aims to create productive assets for the girl children by supporting their parents to invest in heifer calf rearing as the calves will grow with the girls. As the calves grow, they become productive with increase in the asset value. These assets will be useful for education of the girls as well as for their marriages.

c. Empowering Rural Women

In the process of empowering the rural women through Sarvodaya Mutual Benefit Trusts (SMBTs – *federation of women self help groups*), ASSEFA has made many strides in expanding the initiatives to help the vulnerable women.

- *Social Security for Vulnerable*: The compensation for wage and human losses, initiated experimentally last year, has been implemented in more SMBTs. Out of the 112 SMBTs, this program has been implemented in 19 SMBTs. During the reporting period, 675 pregnant women were supported with wage loss compensation and 33 for human losses. Moreover, this program has indirectly made the pregnant women to take regular check up with qualified medical doctors and delivery at the hospitals, as it one of the important criteria to avail the compensation.
- *Community Marriages*: This has become one of the main programs of SMBTs, as it addresses the issues of the women directly. During the reporting period, many SMBTs have initiated this program and the responses from the communities are encouraging. About 272 couples were married under this program in different projects in Tamil Nadu.
- *Representation in the Local Bodies*: The leadership training as well as opportunity to work in self help groups, have enabled many women to compete in local body election and win. In the recent survey conducted at the Sankarapuram region, five percentages of the local body (panchayats) members are from ASSEFA SHGs. The confidence and the opportunity to develop wider contact through working under SHGs have enabled these members to rise to this level and serve a large section of the communities. In many other project areas also, many of the SHG members are represented in the local bodies.

d. Rural Education

The core philosophy of ASSEFA education program is to ensure comprehensive development of the child. Of course, this needs trained teachers to provide quality services. All schools, being located in rural areas, identifying and retaining trained teachers are the major challenges.

To overcome issues, ASSEFA has established **Teachers Education Institute** at Pooriyampakkam and **College of Education** at Silarpatti. Both these institutions have received recognition from National Council for Teachers Education, Bangalore and affiliation is awaited from the respective universities in Tamil nadu. The courses will be started during the next academic year of 2009-10.

e. ASSEFA 40 Celebration

In September 2008, ASSEFA completed forty years of services to the rural communities. To mark this historical event, ASSEFA organized “ASSEFA 40 Celebrations” through five days people conference at Madurai involving all the stakeholders, professionals, development experts and Gandhians to look at the services of ASSEFA rendered in the last forty years through a process of sharing of experiences and to set the priority for 2020. The major topics covered under the deliberations are:

- Save the Earth
- Holistic Education
- Invisible Economic Growth
- Community Organisations for Economic and Social Security and
- Community Health

Based on the outcome of the conferences, resolutions were adopted for each sector on priority areas for intervention for upto 2020.

The event was started with organizing community marriages for 108 couples of different religions from different ASSEFA Projects The women self help groups promoted by ASSEFA took the initiative to organize this community marriage.

Coverage and Outreach

Having set a mandate to reach out one million families by 2010 under various welfare programs, ASSEFA and its parallel organizations are moving towards this goal. Apart from serving the families already covered under ASSEFA fold, new families in both the existing as well as in new villages have been mobilized under community organizations and supported with needs based services.

As on March 31, 2009, ASSEFA along with its parallel organizations had brought in 849,039 families inhabited across 10,577 villages located in 121 blocks across eight states of India. The sector-wise coverage is presented below. Last year, the coverage of families was only 803,432.

Coverage and Outreach of ASSEFA and Promoted

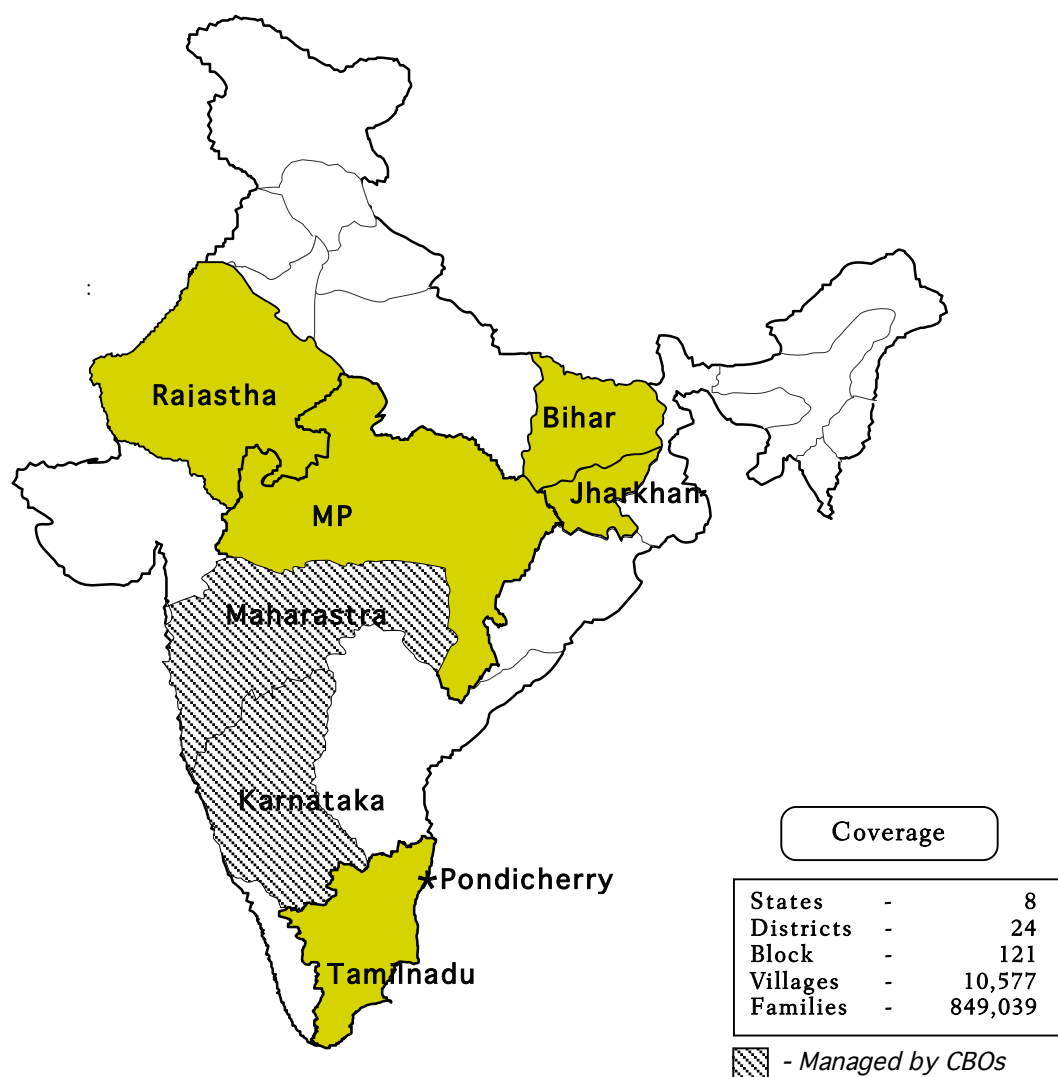


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1. Mandate

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2. Farmers Renaissance Program



ASSEFA works in the rural areas, where the majority are small and marginal farmers. Their main occupation is agriculture and allied activities. However, many farmers tend to migrate to the surrounding urban areas for menial jobs as they don't get adequate as well as stable income from agricultural activities.

The prevailing situation is due to the low productivity of the land. In addition, the farmers are faced with the ever increasing production cost, as the prices of chemical fertilizers, pesticide and labour cost have increased drastically. The failure of farmers to enrich the soil health with organic manure also increased the additional need for chemical fertilizers for compensation, which means increase in production cost.

In semi arid region, the condition of the farmers is even more pathetic when the monsoon fails, as many farmers do not have adequate irrigation facilities.

The main causes for the low productivity are the following factors:

- Use of uncertified/inferior inputs
- Insufficient irrigation facilities.
- Lack of adopting modern scientific farming practices and

- Inadequate care while raising the crops.

Other factors such as exploitation by the middlemen, fragmentation of land-holding due to traditional family systems pose further problems to the farmers forcing them to gradually sell their lands and migrate to other works.

ASSEFA, having its vast experiences in the development of the lands, has been addressing the various issues of the farmers through innovations and experiments. The major works carried out during the reporting period are explained below.

2.1 Wasteland Development

A large extent of the lands remained unutilized in the semi arid region for want of adequate irrigation sources. ASSEFA has identified such lands and with the support of NABARD, District Rural Development Authority and Friends of ASSEFA, comprehensive watershed development programs have been initiated in 22 locations in *Bihar, Jharkhand and Tamil Nadu*.

The total lands undertaken for the treatment were 17,736 ha, to benefit 6,959 small and marginal farmers. In all the locations, watershed development committees were established with the local farmers as members. Initially, ASSEFA with local farmers had undertaken shramdhan works in the limited lands in the above locations, providing free labour in soil and moisture conservation through various activities.

- Clearances of Bushes
- Deepening and widening of feeder, drainage channels and percolation tanks.
- Repairing and bunding of check dams,
- Contour continuous trench and
- Strengthening of tanks bunds

These work have created the following positive impacts in the project villages:

- Enabled the farmers to come together for the common causes.
- Farmers able to learn the importance of watershed development activities.
- Equipped the farmers to undertake large scale of activities under CBP and FIP subsequently.

Later, the services were extended to other allocated lands under capacity building phases and full implementation phases. This program was successfully completed in Kayankulam, Sivagangai district, initiated in 2002. The expert team from NABARD and Agriculture Department also evaluated the program and expressed satisfaction of the works.

In addition to treating the lands to improve groundwater resources, ASSEFA provided other supports to the farmers under '**Watershed development Plus**' approach in Sivagangai region. These supports include improvement of irrigation facilities (*deepening of wells, borewells, pipelines, etc*) to expand the agricultural activities immediately and alternative livelihoods supports like dairying. Under this initiative, 176 farmers in the watershed programs were benefited.

Although, these initiatives in all twenty two locations are in different stages, but the team has been able to notice the following tangible benefits emerging due to the project intervention.

- Fallow lands being brought under use for agricultural purposes.
- Improvement of ground water resources
- Increase in agricultural activities due to improvement of groundwater.
- Increased tree plantation and Irrigated Dry crops cultivation
- Reduction in soil erosion
- Improvement in cattle wealth population.
- Income from both agriculture and cattle wealth and
- Active watershed development Committee willing to take this initiative forward

In some locations, the implementation of the programs has been delayed due to the on-going govt program of National Rural Employment Guarantee Scheme. This scheme attracted the local labours in many villages, as it offered higher labour wage than what was fixed jointly with NABARD.

2.2 Organic Farming

The farmers were encouraged to practice organic farming, as it helps to enrich the soil fertility without causing any damage to the micro-organisms in the soil. Moreover, it also reduces dependence on chemical fertilizers and pesticides and hence reduction in the cost of the production.

In Sivagangai watershed areas, the organic farmers group with over 100 members functions actively. In order to get the certification for organic farming, the practices of all these farmers have been recorded, monitored and guided by the Certification Authority from Coimbatore. These farmers also meet regularly to discuss their experiment and the learning among them.

The supply of quality inputs such as tree saplings (for *horticultural farming*), vermi compost have been supplied from the demonstration center at Kandani. During the reporting period, a new building was constructed at Kandani to train these farmers regularly.

Apart from raising saplings, the center at Kandani has established a mini horticulture demonstration farm being raised organically. Similar farms are being established at Vagulathupatty in the Sivagangai and Alagianallur in Virudhunagar districts.

To market these products, linkages have been established for better prices. During the reporting period, one of the members of the Organic Farmers group was encouraged to start a retailing center for organic products at Madurai. Today, this shop procures organic products not only from Sivagangai watershed projects, but also in other areas to market variety of organic products.

2.3 Compensation for Production Losses

Farmers, particularly small and marginal, hesitate to adopt if any change is proposed in their farming practice. This is because their main source of income is from their lands. Any loss from their expected production affects their livelihoods directly. In order to overcome their fear through assurance for production, ASSEFA has designed a new initiative, '*Compensation for Production Losses*' to inculcate the scientific cultivation practices.

Accordingly, the farmers are trained and encouraged to cultivate selective crops mainly food crops, scientifically. If the yield from such practice is less than a minimum quantity (fixed based on agro-climatic conditions) the farmers will be compensated for the differences in the production.

Initially, it is being experimented in Kariyapatti area. On the first phase, 32 farmers have been trained and supported to cultivate groundnut oilseeds. The groundnut is being cultivated in the same manner in the demonstration center at Alagianallur, in Kariyapatti, for the benefit of the farmers in the surrounding villages.

Based on the outcome of this experiment, it is planned to replicate this scheme to other food crops.

2.4 Tree Crops Cultivation

The productive agriculture lands remain under utilized or even unused for various reasons, the common causes are

- Insufficient sources of water for irrigation and
- Lack of labours to undertake agricultural activities and
- Timely availability of capital to undertake agricultural activities.

Thus these lands gradually become wasteland over the years. The top fertile soils get eroded during rainy season and the lands become rigid when the lands are

subjected to heavy loads. Bringing these wastelands, at a later stage, becomes a challenging task.

In order to overcome these problems, ASSEFA has initiated promotion of tree crops. Based on the agro-climatic conditions and type of soil, the farmers will be assisted to raise suitable tree crops mainly horticulture crops. Unlike food crops, these crops require less water and minimum maintenance. When these trees reach the yielding stage, the farmers will get perennial income with minimum maintenance.

The support, such as supply of quality tree saplings and working capital for regular maintenance will be provided. This initiative is being experimented in the semi arid areas in Virudhunagar, Madurai and Sivagangai districts.

2.5 Farmers Market yards

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

As part of enhancing the income of the farmers, ASSEFA has reintroduced rural market yards. These yards are managed by the marketing committees established with selected farmers as members. In all these market yards, the sellers pay fee for using this facility.

The revenue generated is used partly for maintenance and the remaining portion shared among the panchayat and local community organisations promoted by ASSEFA. At present market yards at Mudukankulam, Mallanginaru, Anaicut and Mandavai Kazhikuppam in Tamil Nadu are actively functional providing services to the villagers from 39 surrounding villages, marketing mainly agricultural products.

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3. Dairy for Sustainable Livelihoods



Agriculture is the prime occupation for the farmers. Cattle rearing are the next preferred activity, particularly milch animals. It helps the farmers in many ways including to improve agriculture activities.

The benefits of the dairy program:

- The disposal of the surplus milk brings in regular income to the family
- Supplementary nutrition (*milk products*) to the children and women and
- Raw materials (*cow dung and urine*) for the best bio-fertilisers and bio-pesticide

3.1 Coverage under Dairy Program

ASSEFA has continued to promote dairy based livelihood in Tamil Nadu. The interested farmers, particularly women, are brought in under dairy groups at the village level and they are helped in getting hybrid give animals, training in animal husbandry and hygienic milk production. Collected surplus milk production is disposed at competitive price.

To guide and co-ordinate these activities, federation of dairy groups are established at the block level. Of course, for effective functioning, the members from the dairy groups are selected to represent the federations.

For disposing the surplus milk in the distant market, bulk cooling units and full fledged dairy plants are established to support one or more federations. As on March 31, 2009, 20,395 farmers have been brought under 786 dairy groups across 30 dairy federations. The average surplus milk production per day is 73,900 litres.

The dairy groups are encouraged to dispose the surplus milk locally. For this purpose, micro-coolers have been provided to the dairy groups as well as individual entrepreneurs. The remaining milk is sent to the bulk cooling units to chill and then to the dairy plant to be processed, pasteurized, packed and marketed under the brand name of 'Seva' and Sarvodaya'. At present, there are eleven bulk coolers and five full fledged dairy plants.

Apart from enhancing income to the milk producers, this venture has created many more employment opportunities for the skilled rural youths at both production (milking, accounts keeping, transportation) and retail marketing levels.

Livelihoods Support under Dairy Program – At a Glance

• Milk Producers	:	20,395
• Employment at Production Level	:	1,694
• Employment at Marketing level	:	1,561
• Total Direct Beneficiaries	:	23,650

3.2 Services to the Milk Producers

- a) *Promoting Mini dairying:* As an alternative support to the farmers in areas, where agriculture is declining, this initiative is promoted. Accordingly, the interested farmers are identified and credit facilities are arranged to set up mini dairying i.e., to maintain three and more animals. The credit is meant for purchasing animals, infrastructure development and animal maintenance. During the reporting period, 1,361 farmers were identified and assisted under mini dairy program. In addition, 6,619 farmers were assisted with credit arrangement to buy one animal.
- b) *Veterinary Care Services:* Linkages have been established with govt veterinary hospitals wherever possible. In other areas, veterinary doctors have been engaged exclusively to provide services to the dairy villages. During the reporting period, there

was a break out of foot and mouth diseases in many dairy villages. In collaboration with govt veterinary doctors, number of camps was conducted for curative and preventive measures. Over 10,000 animals were covered under these mass veterinary camps.

- c) *Arrangement for Supply of Feed:* The supply of concentrated feed to the animals increases the quality of milk. This helps the farmers with higher price as the milk is purchased based on the fat and SNF contents. Accordingly, the dairy federations encourage the members to supply concentrated feed to the animals regularly. To overcome the increasing cost of the feed, the dairy federations have established linkages with feed manufacturing companies like SKM, Godrej, where they purchase quality feeds centrally at competitive prices. Later, the feeds are distributed to the milk producers according to their requirements. The initiative has successfully been implemented in 7 dairy federations.
- d) *Security for Milk Producers:* In many of the families covered under dairy, this is the main source of income. The sudden death of the animals can affect the farmers. In order to mitigate this risk, ASSEFA has been implementing 'Cattle Protection Scheme' in selected federations. Accordingly, the member farmers will be assisted with the replacement of a new animal in case of sudden death. Under this scheme, a premium of 4 percent of the animal value is collected. It is managed exclusively by a separate committee established within dairy federations. In case of small dairy federations, the animals have been insured with Insurance Companies.

3.3 Livelihoods Mobile School

In order to improve the livelihoods of the rural community, ASSEFA established Livelihoods Mobile School. The main purpose was to support the farmers with knowledge based services. During the reporting period, the School has provided the following services particularly to the dairy federations in Kancheepuram and Vilupuram districts.

- Identify deserving families to be supported under dairy program.
- Bring women from such families under dairy groups
- Arrange need based support – training, credit, feed, market for surplus milk.
- Ensure hygienic processing of surplus milk via bulk coolers and
- Market the chilled milk at competitive price
- Build a local cadre to continue these services.

3.4 Heifer Calf Rearing

A recent assessment has revealed that there has been a decline in the cattle wealth in many villages in Tamil Nadu. While on one side the demand for milk is on the rise on the other side there is declining trend in the cattle population. The main reason is the

lack of focus on promoting calf rearing centers. Hence, the farmers find it difficult to get hybrid calves.

In order to address this, ASSEFA has started to establish mini 'Heifer Calf Rearing Centers' in the milkshed areas. Accordingly, heifer calves will be purchased from the distant animal markets and will be reared in these centers. The farmers, who are interested in these calves, will be allowed to purchase at competitive price. Apart from this, the centers will act as service providers in rearing heifer calves to the surrounding villages.

At present, the base works have been initiated to establish eight Centers in Tamil nadu. The identification of the locations, requirement of necessary infrastructure facilities and cultivation of fodder crops have been finalized and work has been initiated. In the beginning, a total of 300 calves will be reared in these centers. Gradually, based on the learning, more calves will be added up in these centers.

3.5 By-Products Manufacturing Unit

There is a high risk in marketing the processed milk alone. The sudden increase in procurement during flush season and also competitors in the market can affect the intervention. Moreover milk being a perishable commodity there is always a pressure to dispose the surplus within the stipulated hours.

As part of addressing this, ASSEFA established milk by-products manufacturing unit at Uchapatti. The surplus milk from the southern dairy federations will be further processed to manufacture milk by-products. This unit, at present, manufactures ghee and butter products. During the reporting period, the unit has produced 23,700 kg of ghee and 13,422 kg of butter with total worth of Rs 6.5 million. These products are marketed through its own marketing network.

This unit is further being expanded to manufacture other products such as flavoured milk, Paneer, Kova, which have demand in the local market.

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4. Micro Enterprises



Individual entrepreneurs engaged in micro-manufacturing or in service sectors have been supported to improve their businesses. The major challenges that these sections of people face include

- Skill upgradation
- Flexible working capital and
- Marketing the finished products

Based on the requirements, the following services were provided.

4.1 Skill Development Initiatives

Vocational Training for Educated Youths: Interested educated youths are given training in market driven vocational courses through ASSEFA's Industrial Training Centers. The courses include Electrician, Mechanic in Air conditioning and refrigeration, Wireman, Fitter, Diesel Motor Mechanics, Computer Operation, Tailoring, Embroidery and Needle work. Placement opportunities are offered to these students by arranging campus recruitment. Students, who want to start their own enterprises, are supported financially and technically. This year 173 youths were benefited under this program.

Entrepreneurship Training in Rajasthan: Apart from this, trainings were imparted to the educated youths in Rajasthan under the World Bank sponsored program of District Poverty Initiative Program. Depending upon the interest and skill assessment, trainings were arranged in various non-farm livelihoods activities and assisted subsequently to start the activity. More than 1300 persons were trained and supported during this reporting period.

4.2 Tailoring for Educated Adults

This program is initiated to support the educated adult girls and women. These girls/women are identified and given first hand training in stitching dresses for children, girls and women under trained master. At the end of the training, certificate is provided.

In addition, these persons are supported with upgraded sewing machines at a competitive price, offered by USHA International Company. The company also offers free services every year on request. During the reporting period, 849 girls/women were trained and supported with sewing machines.

The girls / women, who are trained under this program, have been engaged in corporate garment companies. In fact, some of the companies have approached our centers and offered to absorb more candidates in their companies. Others have been engaged in tailoring on their own.

4.3 Promoting Women Entrepreneurs

Women are encouraged to take up suitable micro-enterprises for income generation. Depending upon their interests and skills assessment, they are supported with flexible finance to start or expand their existing activities. During the reporting period, supports were provided to 3,321 women engaged in activities such as petty trade, selling tender coconuts, having grocery shops, retailing of vegetables, flowers, fruits, textile products, running STD booths and manufacturing and retailing of dry food products.

4.4 Marketing Services

In the present scenario, the traditional artisans and tiny manufacturers, particularly in the rural areas, have problems in selling their finished products. Their production is limited to the local demand and their income is insufficient to maintain their families. In order to support these families, their finished products have been marketed in the semi urban areas through direct sales outlets.

The major products marketed include leather products, khadi and silk products, handicrafts made out of wood, palm leaves, brass, dry food products, processed honey, pooja materials, naturopathy medicines, furniture, bamboo products, etc. These products are marketed through nine outlets with the support of eighteen educated youths.

In addition, pooja products manufacturing unit is established to manufacture products such as incense sticks, camphor, computer sambrani, etc., and marketed under the brand name of 'Seva'. Five new products of incense sticks were introduced this year and marketed in a well designed pack to meet the demand of the domestic sector. The total turnover for the reporting period is Rs 5.6 millions.

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5. Development Finance



In the present scenario, there is a demand to move from microfinance to development finance to create greater impact. This paradigm shift looks beyond the delivery of financial services to offering services for livelihood security, promotion of rural entrepreneurship, technology infusion and market linkage. There is also a need to innovate and engineer micro financial products to cater to the need of the poor in terms of strengthening their livelihood, in general, and addressing the issues related to their vulnerability affecting livelihood, in particular.

5.1 Sarva Jana Seva Kosh – At A Glance

ASSEFA established Sarva Jana Seva Kosh, a 'Development Finance Company' in 1989. It has been working with prime objectives of

Upliftment and economic development of rural people via financing through loans and other means of financing for agriculture development, industrial development, market linkage development, habitat development and other suitable income generation activities.

The concept of Sarva Jana Seva Kosh was introduced in 1969 itself. While implementing the collective system of farming under Gramdhan, 'Gram Kosh' was introduced. Accordingly, the surplus income earned out of the income generated by the villagers is built up separately at the village level to the villagers for economical programs on a revolving basis.

In order to manage the revolving fund, ASSEFA promoted Nidhi foundations in each village with elected persons from various functional groups such as dairy, farmers groups, etc. Based on the demand from the members of the various functional groups, Nidhi Foundation supported them on priority basis.

In the 1990's, ASSEFA streamlined the operation of the Nidhi Foundations, by federating the Nidhi Foundations at the area level. These federations were promoted in the ASSEFA project areas to guide and support Nidhi Foundations in managing the revolving funds effectively. Moreover, ASSEFA established Sarva Jana Seva Kosh in 1989 to provide professional guidance to all Nidhi Federations in managing the revolving funds.

Subsequently, the Government of India has brought in many policies to properly guide and regulate the operations of the micro finance sector, which has grown rapidly since 1990's. In order to abide by the new rules and regulations of the Government, Sarva Jana Seva Kosh has undergone these changes in 2005.

5.2 Trusteeship Operating Structure

Sarva Jana Seva Kosh operates with a three-tiered community based structures on the 'Gandhian Trusteeship Model', where the share holders of the Kosh are the communities and not any individual. Moreover, the Company has designed to plough back the profit made at various operating levels for the development of the target communities such as provision of social security, non financial services for livelihoods promotion, market support services, etc.

5.3 Financial Products

In order to realize its prime objective of upliftment and economic development of the rural people, the following sector based financial products have been implemented under, 'Akshaya scheme'.

S. No	Product	Purpose
1	♣ Annapurna	♣ Support tiny, micro-entrepreneurs and street hawkers engaged in service sector
2	♣ Komadha	♣ Assist potential farmers with dairy based livelihoods activities
3	♣ Nalavalzhu	♣ Promote hygienic living environment to the individual family
4	♣ Bhoomadha	♣ Support farmers to intensify environment friendly agriculture practice
5	♣ Valvatharam	♣ Support tiny and micro manufacturing units including traditional artisans.
6	♣ Kovarthana	♣ Support big dairy farmers for infrastructure development and animal maintenance.
7	♣ Seethana	♣ Support farmers with heifer calf rearing.

5.4 Seethana Scheme, a new Innovation

This scheme has been introduced to provide security to the girl children particularly to ensure

1. Continuity of their education and
2. Meeting expenses for a happy marriage

In many instances, girl children are forced to stop their schooling, midway, due to economical reasons. They are sent to do menial works to contribute to the family income. Thus, the dream of many girls to complete higher education remains unrealized dream forever.

Similarly, many adolescent girls remain unmarried due to economical constraint. Since the marriage costs a lot, the parents need to save regularly for their daughters' marriages.

Thus to address these concerns, Sarva Jana Seva Kosh has introduced this new, '**Seethana Scheme**' means a gift to the girl children. Accordingly, families with young girl children will be assisted with credit to rear calf for their daughters. These calves will grow along with their daughters and start to yield from third year onwards. Moreover, these cattle assets will also increase simultaneously, which will be useful for girl's education as well as at the time of her marriage.

5.5 Performance At A Glance

There has been steady improvement in the performances of the Kosh in terms of coverage, enrolment of membership, equity share capital, loan disbursement, outstanding and profit making on comparison with previous year performances. The enrollment of new members were nearly doubled and the share capital raised to Rs 159.96 million from Rs.129.29 million

The loan disbursement has increased by 2.8 times than previous year. The total disbursement of loan for the reporting period has stood at Rs 746.20 millions. This growth has been achieved due to expansion of the Kosh activities and intensive coverage in the existing areas.

S. No	Particulars	2007- 08	2008 - 09
<u>A</u>	<u>Coverage</u>		
1	SLMBTs/Federation of Nidhi Foundation Enrolled	17	18
2	Districts	11	11
3	Blocks	63	71
<u>B</u>	<u>Outreach</u>		
1	Total Members Enrolled	37,765	68,479
<u>C</u>	<u>Financial Strength</u>		
1	Equity share from SLMBTs (Rs mn)	129.29	159.96
2	External Loans Raised (Rs mn)	-	-
<u>D</u>	<u>Financial Performance</u>		
1	Total Loans Disbursed (in Rs mn)	266.64	746.20
3	Total Outstanding (Rs mn)	112.70	120.47
4	Profit Earned (Rs Mn)	4.32	6.83

6. Empowering Rural Women



A two tiered structure is established to identify the issues of women, plan and implement welfare programs for the rural women. Women self help groups with a maximum of 20 members promoted at the village level. These SHGs are federated at the area level and registered under Mutual benefit Trusts (MBTs). The Trustees of these MBTs are the elected members from women SHGs. The role of the federations is to support, guide and co-ordinate SHGs.

Status as on March 31, 2009

S. No	Particulars	Status	
		2007- 08	2008 - 09
1	Outreach		
	• SMBTs Enrolled	112	112
	• Total women SHGs	32,036	35,891
	• Total Members	525,470	582,810
2	Operational Coverage:		
	• States	06	06
	• Blocks	116	116
	• Villages	9,777	10,498

The following socio-economic welfare programs have been implemented by the women self help groups with the support of Sarvodaya Mutual Benefit Trusts.

6.1 Sarvodaya Nano Finance Ltd for Micro-Credit

Participation of women in economic activity is indispensable to empowering them. However, this requires credit support for income generation activities. To ensure easy access to credit, the Sarvodaya Mutual Benefit Trusts have promoted a Non Banking Financial Company, Sarvodaya Nano Finance Ltd (SNFL) in 2002.

The common resources at the SMBTs were mobilized and invested in SNFL as equity shares. The Board of Directors are the elected representatives of the SMBTs. SNFL is the first micro finance company in India owned by the women community organizations. This structure has been designed and implemented on the basis of the Gandhian principle of 'Trusteeship Model' wherein the owners are the community and the profit earned cannot be shared among any individuals.

The Sarvodaya Nano Finance Ltd raises resources from the mainstream financial institutions using the equity share capital and on-lend to the women self help groups via Sarvodaya Mutual benefit Trusts. At each level – SMBTs and SHGs, margin is set aside to meet their program and operating costs. In case of any surplus at SMBTs, it is invested as share in the SFNL. The profit earned at the SFNL is declared as dividend to the SMBTs, the share holders.

Performance - At a Glance:

S. No.	Particulars	2007- 08	2008 - 09
A	SNFL Financial Strength		
1	Equity share from SMBTs (In Rs mn)	143.57	173.98
2	External Loans Raised (in Rs mn)	574	643
B	Financial Performance		
1	Total Loans Disbursed (in Rs mn)	1,724.05	1,897.11
2	Members Benefited (nos)	171,866	173,842
3	Total Outstanding (in mn)	885.26	935.54

6.2 Social Security for vulnerable

The Sarvodaya Mutual Benefit Trusts provide compensation for wage and human losses to its members. On sudden demise of a member, the family is provided with a lumpsum amount under this program. This amount is generally encouraged to be used for their children's education.

Similarly, for pregnant ladies, wage loss compensation is provided. In addition, these ladies have been advised and guided to undergo regular check up with qualified medical doctors and have delivery at the hospitals.

This initiative has been implemented by 19 SMBTs supporting 675 pregnant ladies with wage loss compensation and 33 human losses.

6.3 Community Marriages

The daughters of many SHG members remained unmarried due to economic reasons. Others such as orphaned, handicapped have their marriages delayed. The matches for these girls/boys are identified and the marriages are arranged by the women SHGs. The financial support for these marriages is borne by the SHG members. This has become a major program for the SMBTs as it addresses the core issues of the women. During the reporting period, 272 couples got married under this program across 21 SMBTs.

6.4 Health Care Services

The members of the SHGs are supported with the following health care services.

- **ANC Services:** The pregnant members are advised and guided to undergo regular antenatal care services from the trained doctors. In many locations, the primary health centers (PHC) have been linked to provide these services

including delivery of a baby. As an incentive, the concerned members have been provided with wage loss compensation under Social Security Scheme.

- **Health Camps:** These are organized with the qualified and experienced doctors. During the camps, the members undergo a general health checkup. In case of minor health problem, medicines are provided. For chronic problem, the patients have been referred to the nearby govt hospitals for long term treatment. Special camps for eye also organized. The patients with cataract were provided with free treatment. 148 health camps during the reporting period have been organized to benefit 25,884 members.
- **Linkages for free consultation:** In Sankarapuram, a professional doctor is fixed to provide free consultation to the members of SHGs. Each member is provided with an Identity card. On showing this card, the family members of the SHGs is provided with free consultation for any health related problems. Of course, for any complicated problem, the doctor refers to the govt hospital for long-term treatment. The SMBT provides a nominal annual fee to the doctor for his services. Nearly 5,000 members are getting benefit under this innovative program.

6.5 Pailagam for Children

To provide additional coaching to the children of SHGs members and also to teach them other useful curriculum such as learning non-violence, arts and crafts, etc., SMBTs have promoted Sarvodaya Pailagams. The bright girls/members of the SHGs are selected and trained them to teach the children. Preference is given to the educated widows or destitutes to manage these Pailagams. Apart from providing a small honorarium, SMBTs encourages teachers to collect nominal fees from the students. The local SHGs support the pailagam in terms of arranging common places to conduct the classes and providing teaching materials.

6.6 Representation in the Local Bodies

The leadership training as well as opportunity to work in self help groups, have enabled many women to compete in local body election and win. In the recent survey conducted at the Sankarapuram region, nearly five percentages of the local body members are from ASSEFA SHGs. The confidence and the opportunity to develop wider connect through working under SHGs have enabled these members to rise to this level and serve a large section of the communities.

7. Rural Education



ASSEFA has been providing quality education to the rural children for the last thirty one years. Regular education is provided to the children where there are no school facilities. In other villages, supplementary education is delivered to other school children. Based on the demand from the communities, the following services have been delivered with the support of the trained and experienced teachers.

- Pre-school education
- Primary education
- Middle school education
- High school education
- Higher secondary education
- Matriculation education
- Vocation education through Industrial Training Centers and
- Supplementary education

ASSEFA education programme supports 47,344 children with the support of 1,622 qualified and experienced teachers and non-teaching workers.

In addition to delivering the above services, the following initiatives were undertaken during the reporting period.

9.1 College of Education

In order to meet the growing demand for the trained teachers especially in the rural schools, ASSEFA established the college of Education at Silarapatti in south of Tamil Nadu. The students will be trained to teach in five subjects - Mathematics, English, Tamil, Science and History. The necessary infrastructure including class rooms, laboratories, library, play grounds, etc., have been established as per the norms.

The Commission from the National Council for Teachers Education had visited the college and was satisfied with the infrastructure. Subsequently, the NCTE has approved the college to function from the academic year 2009 onwards. The process of getting affiliation to the Tamil Nadu Teachers Education University is under process.

Initially, the College has proposed to admit 100 students on co-education basis. Separate hostels for the students from distant places are arranged. Transport facilities are arranged for day scholars. The required faculties including non-teaching staff have been recruited as per the stipulation of NCTE. This is one year course and the students completing the course successfully will be awarded with a degree of Bachelor of Education.

9.2 Teachers Education Training Institute

Similarly, ASSEFA has established Teachers Training Institute at Pooriyampakkam, in north Tamil nadu to train those who have completed Higher Secondary Schooling to teach in the primary schools. The inspection report from the government department was positive and received recognition subsequently. The admission will be started for 2009 –11 academic year.

It is proposed to admit 50 students, both boys and girls. Separate hostel with boarding facilities are arranged. The required faculties including non-teaching staff have been recruited as per the government guidelines. The course is of two years and the students completing successfully will be awarded with diploma in education.

9.3 Local Resource Mobilization

There are, at present, 161 regular schools, of which only 24 schools are managed with external funding. The remaining are run with the local resources.

As part of strengthening these schools, various initiatives have been undertaken school-wise. The major actions taken include:

- Assessment of the viable students strength.
- Alternative arrangement for students and teachers from non-viable schools.
- Various possibilities to raise resources locally.
- Possibility to upgrade the existing standard of schools
- Potential areas to establish matriculation schools and
- Necessity to upgrade the existing infrastructure

It has been decided to build up a separate team exclusively to raise resources through local sponsorship for students, schools and construction of buildings. A separate website will be created to reach out to many sections of the people. In addition, various initiatives have also been started to strengthen the Old Students Associations to reach out to many people for local sponsorship.

9.4 Holistic Education

Schools have continued to provide holistic education by teaching Govt prescribed curriculum and other life oriented education, as given below, to improve the intellectual, physical, and spiritual growth of the child.

- *Learning Non-violence*: This subject has been introduced as a part of the regular syllabus for all standards. Being a new subject the teachers concerned are trained under the guidance of experts.
- *Curriculum on Livelihood Activities*: To teach the children the essence of key livelihood activities in the rural areas, training is provided in dairy enterprise, goat rearing, poultry and agriculture and horticulture farming. Apart from classroom learning, the students are given first-hand experience in cultivation/animal rearing activities. In addition, demonstration units are also established in suitable locations.
- *Yoga and meditation*: has been introduced for middle level students to improve their physical fitness and strength of mind. The teachers concerned have been given adequate training in various Asana and meditation under the guidance of trained instructors.
- *Health and Hygiene*: in order to promote health and a hygienic environment, kutty doctors are trained in personal hygiene, first aid, environment protection and to spread this knowledge among the community. Tree saplings have been planted in the school campus as well as in the common places in the villages. Encouraged the students to promote kitchen gardening in their home.
- *Vocational Training*: For high school girl students opportunities are provided to be trained in suitable courses such as tailoring and typewriting in the schools.

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8. Community Health



ASSEFA has concentrated to deliver its services in the following four areas. In the process, women and children have been given due care, as they are susceptible to the health problems due to biological nature as well as lack of awareness on health care measures.

The total coverage under health care services, during the reporting period, was 36,284 persons.

10.1 Mother & Child Health (MCH) Services:

A comprehensive package developed over the years by the qualified doctors has been implemented under MCH services. These include

- Ante natal care services,
- Delivery at the hospital and
- Postal natal care services for mother and children

During these services, the pregnant ladies and new born babies undergo regular health checkup, immunization and intake of nutritive foods. In Gingee and Marakanam, delivery of babies is also performed at the mini clinic with the support of trained workers under the lady doctor.

In addition, health education on personal hygiene, reproductive health care, anemia, nutritive food is provided to the pregnant ladies regularly. The proper advice on family planning and arranging this service for the required women are carried out. On delivery, the mother is provided with 'New born kit' containing all essential materials to keep the baby hygienically.

At present, these services have been provided to the selective villages in Gingee, Marakanam, Pondicherry and Cuddalore areas.

10.2 General Health Camps

General health camps have been organized in many areas in collaboration with local govt hospitals. During the camps, the general health check and treatment for any minor health problems are provided. In case of complicated problem, the patient is referred to the nearest hospital for long term treatment.

In some areas, special camps such as eye camps have been organized in collaboration with Eye specialist hospitals like Aravind Eye hospital. The patients having cataract problem were arranged for free operation.

10.3 School Health

Under school health program, services such as supply of nutritious food, regular health check up and follow ups are undertaken. Further, ASSEFA has evolved a new concept of “Kutty Doctor” exclusively to disseminate the knowledge health care and make the students participate in it. Accordingly, the bright students are selected and given training on personal hygiene, first aid and environmental promotion. They are named as ‘Kutty doctors’ means small doctors, whose duty is to maintain personal hygiene among the students and deliver first aid services in the school, at home and at their villages.

10.4 Improved Living Environment

These included hygienic living, improvement of sanitary and water supply facilities. ASSEFA has established drinking water facilities in the remote villages through local panchayats. Besides, water supply system generally becomes the responsibility of the community, for which training on community water management and maintenance are provided to the selected members of the community.

Similarly improvement of sanitation facilities is carried out at schools, households and community. The poor sanitation facilities in many remote areas are the cause for the spread of contagious diseases like malaria among the local communities. In fact, the condition is severe during rainy season.

Assistance is also given to the rural women to use the improved chullas instead of the traditional three stone stoves, which often caused respiratory diseases among women and children.

As the demand for such facilities including upgradation of dwelling places, was high, ASSEFA promoted two companies exclusively for these activities. During the reporting period, these companies have supported 3,438 families for construction of toilets, improvement of sanitation, roofing, flooring, etc.

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9. Vision 2020 - Way Forward



In the ASSEFA 40 celebration, the stakeholder conferences on various themes set the priority for interventions for upto 2020. The sector-wise resolutions adopted for ASSEFA's future course of action are as follows.

A) Save the Earth

Sustainable use of land, water, forestry and animal husbandry through the following:

- Develop and implement micro watersheds development programs
- Enrich the soil by natural manure.
- Promote traditional cultivation of millets, pulses etc., in dry and arid lands.
- Encourage organic farming and for that purpose promote animal husbandry
- Develop large tracts of pastoral lands for fodder supply to the cattle
- Protect water body from misuse and increase the water recharge facilities through tree plantation, tank bunding, deepening etc.

B) Holistic Education

Comprehensive development of a child with the following actions:

- Strengthen system to have humanistic approach to develop children into worthy citizens.

- Priority to girl children education
- Inculcate the lofty ideals such as truth, non-violence, tolerance, sharing, comradeship etc to the young children.
- Teach and help children to practice the Gandhian principles of “Bread Labour”.
- Educate the value and importance of the environment and train to protect it.
- Help the children to know about the local history, culture and customs.

C) Invisible Economic Growth

Empowering rural women through the following actions via women self help groups:

- Encourage women to undertake all socio economic activities.
- It shall undertake social activities to bring communal harmony through community marriages, abolition of alcoholism, child labour and atrocities against women
- It shall involve in variety of economic activities to provide livelihood security.
- It shall focus on economic activities based on locally available raw materials through production by masses with priority to meet the local needs.
- It shall pay special attention to the socially and economically vulnerable sections and do the needful for their socio-economic security.

D) Community Organisations for Economic and Social Security

Bringing people together for sustainable development through the following actions:

- Participatory approach in all development initiatives.
- Implementation of development activities through community organisations.
- Community organisations to provide social security for vulnerable.
- Linkages with elected local bodies and other govt bodies for effective roles.
- Community organisations to play as conflict resolution makers at village level.
- Community organizations to strive to enable its members to undertake their duties and assert their rights.

E) Community Health

In keeping with the objective of “Health for All” and to strengthen Community Health measures the following actions have been prioritized:

- Health care for all through integrating with other development initiatives.
- Health programme shall be focussed in the well being of women and children.
- Endeavour to adopt both preventive as well as promotive measures
- Educate and train students in first aid and make them instrumental in maintaining school hygiene as well as community hygiene.

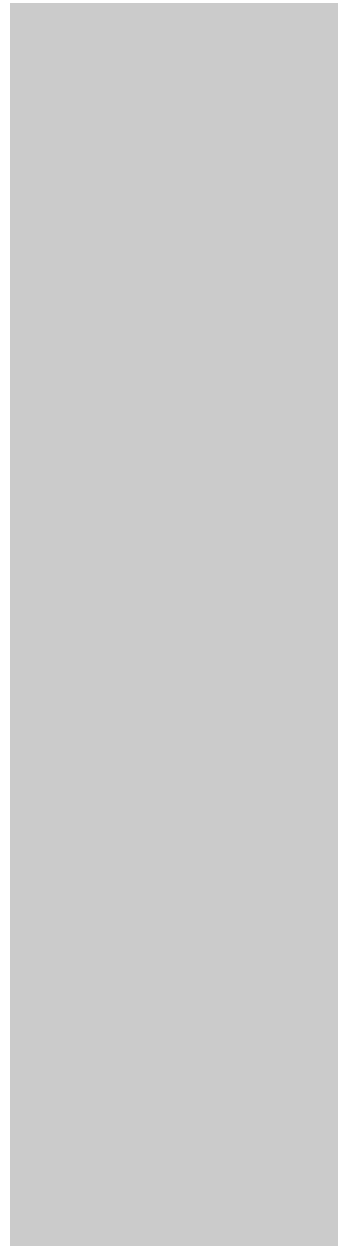
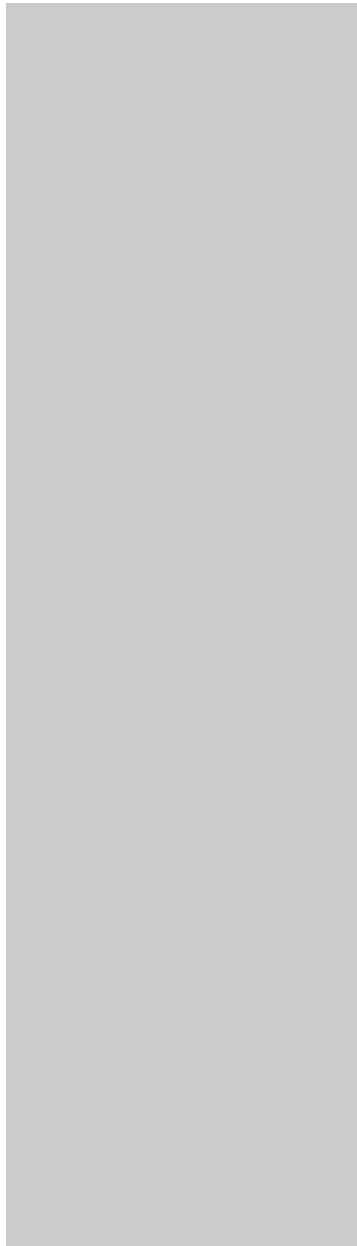
ASSEFA has already initiated programs in line with the resolutions adopted. There are initiatives, which need to be strengthened and expanded to benefit a larger section of the communities. New initiatives also need to be introduced in few sectors. Moreover to realize this vision effectively through participatory approach, ASSEFA has been in the process of evolving a new strategy to plan, implement and coordinate the programs.

Accordingly, ASSEFA is in the process of forming separate teams with members of relevant expertise for each sector. In each sector, there will be a core team to plan, mobilize resources and coordinate the various actions. For implementation and monitoring, the core team will establish teams with members for the required areas based on their planning. The entire process of planning and allocation of human resources will be undertaken to give more focus to sector-wise intervention.

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10. Institution Building

Sustaining 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 with a proper legal entity has been created with professional expertise for each program to coordinate and provide professional support. As on date, 154 apex bodies have been promoted, which functions actively and vibrantly in serving the rural communities.



11. Human Resources

The total manpower strength in ASSEFA development activities is 6,684. This includes both workers and volunteers involved at various levels. The participation of female workers/volunteers accounts for 70 percent of the total workforce in ASSEFA. For efficiency improvement, capacities building at various levels have been organized regularly. This includes class room training, handholding training, exposure visit and experience sharing. The present strength of Human Resources of ASSEFA classified cadre-wise and gender-wise is given below.

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Acronyms

- | | |
|----------|---|
| • ANC | • Ante Natal Care |
| • ASSEFA | • Association for Sarva Seva Farms |
| • B.Ed | • Bachelor of Education |
| • DRDA | • District Rural Development Authority |
| • Kg | • Kilogram |
| • MCH | • Mother and Child Health |
| • NABARD | • National Bank for Agriculture and Rural Development |
| • PNC | • Post Natal Care |
| • SJSK | • Sarva Jana Seva Kosh |
| • SLMBT | • Sarvodaya Livelihoods Mutual Benefit Trust |
| • SHG | |
| • SMBT | • Self Help Group |
| • SNFL | • Sarvodaya Mutual Benefit Trust |
| • SSGS | • Sarvodaya Nano Finance Ltd |
| • SNF | • Sarva Seva Gramodhyog Samithi |
| | • Solid Non Fat |