

ASSEFA

2010 - 11

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ACRONYMS

- ANC	- Ante Natal Care
- ASSEFA	- Association for Sarva Seva Farms
- CBOs	- Community Based Organisations
- FNF	- Federation of Nidhi Foundation
- IGNOU	- Indira Gandhi National Open University
- LEG	- Livelihoods Ensuring Group
- MCH	- Mother and Child Health
- MNCs	- Multi National Companies
- NABARD	- National Bank for Agriculture and Rural Development
- NBFC	- Non Banking Financial Company
- OTRR	- On Time Repayment Rate
- PNC	- Post Natal Care
- SJSK	- Sarva Jana Seva Kosh
- SHG	- Self Help Group
- SLMBT	- Sarvodaya Livelihoods Mutual Benefit Trust
- SBMT	- Sarvodaya Mutual Benefit Trust
- SNFL	- Sarvodaya Nano Finance Limited

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1. THE STEPS WE CLIMBED ON

ASSEFA is a grass root movement started with the purpose of promoting non-violent, peace loving, harmonious communities in rural India. Towards this, needs based Gandhian constructive development initiatives have been implemented for the last forty three years to benefit rural communities, especially poor, women and children.

Having begun as the second phase of the non-violent Bhoodan - Gramdhan Movement in 1968, ASSEFA initial mission was to develop the barren and uncultivable waste lands, distributed to the poor peasants under the Bhoodan movement of Acharya Vinoba Bhave.

Mission of ASSEFA

'Improve the economic, social and cultural status of the rural communities and enhance their skills and self-management capacity. Unit the rural communities without any kind of discrimination and work for the upliftment 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 love, services and social justice'

The success in developing 70 acres of such lands in a small hamlet in Ramnad district of Tamil Nadu with the collective efforts of the local farmers by the Sarvodaya workers has inspired this movement to grow stronger and spread to other areas.

By 1978, ASSEFA services were spread to other areas in Tamil Nadu, developing 7,900 acres of Bhoodan lands. Due to necessity, ASSEFA expanded its services to other states including Bihar, Rajasthan, Madhya Pradesh, Maharashtra and Karnataka.

Subsequently, ASSEFA has diversified its approach of working with isolated Bhoodan families to developing entire community and from purely land development to integrated development programs. This policy change was amended due to necessity arising from the field.

At present, ASSEFA provides services to people based organizations to realize its mission of establishing self-reliant communities with multi-faceted socio-economic welfare programs.

1.1. Gandhian Based Development Programs

Economic non-disparity is the key to harmonious social order. Towards this, ASSEFA extends its support to rural communities, especially the poor by giving priority to income generation activities. As majorities are dependent upon the primary sector, the intervention was primarily focused in enhancing the income earning capacity by means of

- Productivity enhancement of the farming sector.
- Diversified income generation from allied activities, as it reduces the risk of sole dependency on agriculture.
- Opportunity creation in non farm sector, especially in services for educated unemployed and skilled youths.

EVOLUTION OF ASSEFA

OBJECTIVE/FOCUS	PERIOD	STRATEGY	ACTIONS
- Settling landless farmers in Bhoodan land gifted to Vinoba Bhave.	1968-77	Working for the landless	Development of Bhoodan and Ceiling surplus lands distributed to the landless farmers under the Bhoodan movement
- Integrated Community Development Approach	1978-87	Working with the people	Rural communities were brought in under development initiatives. Supported with education for children, community health and livelihoods activities.
- Promotion of Community Based Organizations	1988-97	Taking over by the people	To make the communities to participate and manage their programs by themselves, CBOs for programs with proper legal entity were established
- Sustainability of the Programs	1998-2008	Managing by the people themselves through apex CBOs	Strengthening resources (<i>HR & finance</i>) at CBO level and build up linkages to avail supports from other Organizations having similar objectives.
- Research and Innovations	Since 2009	Working through CBOs	Identifying social issues and bring out research documents. Based on the findings, evolving new initiatives. For example a) Wage and Life loss compensation for vulnerable b) Community marriages (all couples on the same day at same venue). c) Community college to provide knowledge for the unreached.

The prevalence of the social imbalance is also addressed with suitable services to achieve quality life in sustainable manner. These services include.

- Holistic Education for the rural children
- Community Health Care Services
- Priority to Empowerment of women
- Social Security for the vulnerable and
- Encouraging to work on mutuality and self help group to overcome the caste/religious barriers.

1.2. Self Reliant Communities

To make the communities self-reliant, ASSEFA design strategic planning to mobilize local communities and build up community based institutions. Subsequently, resources are built up at community level to continue the development initiatives and external linkages with other institutions having similar objective to avail necessary support.

Accordingly, activity based mutuality groups with interested members are formed for each program at the village level to identify common issues, priorities for the support needed, draw intervention plan and to implement programs. Similarly women self help groups are promoted to address women related issues.

These groups are federated at the area/block level for better coordination, guidance, collective negotiation and implementation of the programs.

An Apex Organisation with professional experts is promoted with suitable legal entity for each program. This is to provide professional support to the activity groups through federated body and take forward the initiative. The presence of elected representatives from the activity groups at the Board enables these apex organisations to design and support with suitable initiatives.

1.3. Journey through Toehold Embankment

The whole spectrum of Development and the Process is broadly covered by five phases.

- ⊕ **Planning cum micro realization:** Involves rapport building, conducting surveys, planning and searching for resource support.
- ⊕ **Pilot Project Implementation:** Organizing mutuality groups to demonstrate future action in their area, prepare detailed plans for and securing financial resources.
- ⊕ **Advanced implementation:** Starting and implementing various programs and building up linkages with various institutions having similar objectives for collaborative supports.
- ⊕ **Shedding off:** Communities are able to stabilize and consolidate their activities and take up management of programs by themselves.
- ⊕ **Spiral Growth:** Launching similar programs in the nearby areas where communities are prepared and eager to accept ASSEFA's assistance and withdrawal of ASSEFA from earlier projects.

These five phases take about 12 to 15 years depending upon the socio-economic status of the area and capacity of the local community. ASSEFA withdraws as and when the community graduates to manage the development programs on their own. However, ASSEFA continues to be present in the area and help as and when the communities need guidance and support.

2. WHERE ARE WE NOW

S. No	Programs/Projects	PCMR (<2 yrs)	PPI (2 - 5 yrs)	A.I (< 5yrs)	Phase out (<i>Graduated</i>)	Total	Remarks
1	Farmers Renaissance Scheme - <i>Ensuring Farmers Livelihoods</i>	14 <i>locations</i> 1,778 <i>farmers</i>	5 <i>locations</i> 869 <i>farmers</i>				

3. STORE-HOUSE FOR SENSE OF THOUGHT

3.1. FARMERS RENAISSANCE INITIATIVES

3.1.1. Farmers Renaissance Scheme (FRS)

To address the problems of the farmers, ASSEFA has started farmer's renaissance programs in nineteen areas. Under this program, the farmers are brought under Farmers groups, assessed their major issues and arranged the following support accordingly.

- **Knowledge Based Support** i.e., *training in cultivation of different crops, application of scientific cultivation practices, organic farming...*
- **Technical Support:** *i.e., planning and implementation of rain water harvesting infrastructure, water savings irrigation facility (drip), making farmyard/vermi compost, labour saving implements...*
- **Financial Support:** *to meet the capital and recurring expenditure related to farming activities.*

Coverage under FRS	
- Regions	: 07 nos
- Areas	: 19 nos
- Farmers	: 2.647

As on date, 2,647 farmers were supported under this program in the following areas.

- ⊞ Water management for irrigation purposes.
- ⊞ Cattle wealth promotion
- ⊞ Tree crops cultivation and
- ⊞ Integrated farming practices

A) Promotion of Organic Farms

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 and reduces dependency on chemical fertilizers and pesticides, which enables reduction in the cost of the production.

In Sivagangai area, the organic farmers group was established with interested members to practice organic farming. As on date, 250 acres of land was entirely brought under organic farming with mainly horticulture crops.

This farmers group had received ORGANIC CERTIFICATION from a German based LACUN Company and subsequently from Tamil Nadu Organic Certification Group of Tamil Nadu Government. With these certifications, these farmers are able to sell the produces at higher price under the brand of Organic products.

B) Green to Greener

Emphasis is also given in promoting tree crops cultivation. Depending upon the agro-climatic conditions and type of soil, the farmers were guided to raise suitable tree crops.

Towards this, awareness had been created among the local communities through women self help groups and conducting mass tree plantation campaign with elected local body members.

The interested families have been supported with tree plantation for a) Farm Development and b) Kitchen gardening.

During the reporting period, ASSEFA was able to assist in designing and implementing a program to plant 1,00,000 tree saplings in Virudhunagar district. Under this program, ASSEFA was able to help 1,769 families in planting 36,712 trees.

The tree saplings were raised and supplied to the farmers from ASSEFA promoted Community based nurseries at Thonugal and Kandani to maintain quality.

C) Collaboration with Community College

In order to strengthen this program, ASSEFA availed the services of the students of Diploma course of the “Integrated Farming System” of the ASSEFA Community College for the following.

- ⊖ Identification and bringing new farmers under FRS
- ⊖ Assessment of the farmers in respect of constraints faced and mitigation options available for improved agriculture practices.
- ⊖ Organize Training and exposure visit for the farmers and
- ⊖ Guidance in implementing advanced scientific cultivation.

During the reporting period, the services of 41 students were utilized for this purpose.

3.1.2. Wasteland Development

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

The total lands taken up for the treatment were 19,767 ha, to benefit 6,959 farmers. In all the locations, watershed development committees were established with local farmers as members. Initially, ASSEFA with local farmers had undertaken shramdhan works in the limited lands, providing free labour (Shramdhan) in soil and moisture conservation related activities. Later, the services were extended to other lands under full implementation phase.

Watershed Development Program		
-	Projects	: 22 nos
-	Areas	: 19 767 ha

3.2. DAIRY FOR SUSTAINABLE LIVELIHOODS

3.2.1. Livelihood Support – At A Glance

ASSEFA has continued to promote dairy based livelihood in Tamil Nadu with three tier structure. As on March 31, 2011, 20,655 farmers had availed comprehensive services under the dairy program.

The milk producers were encouraged to dispose off the surplus milk locally. In case of any excess, arrangement was made with dairy companies, having similar objective, to help them in processing and marketing the milk with the help of ASSEFA promoted Bulk Milk Coolers and Milk Processing Plants. .

Apart from benefiting the milk producers, this venture has created employment opportunities for the skilled rural youths at both production and marketing levels.

Region-Wise Coverage of Dairy Farmers

- Uchapatti	: 4,607
- Natham	: 3,937
- Pooriyampakkam	: 3,408
- Gingee	: 6,060
- Chinnasalem	: 1,428
- Sankarapuram	: 1,215
Total	: 20,655

Livelihoods Support under Dairy Program – At a Glance

• Milk Producers	:	20,655
• Employment at Production Level:	:	1,437
• Employment at Marketing level	:	701
Total Direct Beneficiaries	:	22,793

3.2.2. Services to the Dairy Farmers

- Promotion of Mini Dairy:** The interested farmers are identified and credit facilities are arranged to set up mini dairying. During the reporting period, 1650 farmers were arranged with such supports. In addition, 793 farmers were arranged to buy cross bred animals.
- Veterinary Care Services:** Veterinary camps were organized in the villages with assistance of veterinary doctors. During the reporting period, 3,759 animals were covered under veterinary care and 3,090 animals under artificial insemination.
- Supply of Feed:** The supply of concentrated feeds was arranged to increase the quality of milk, as it helps farmers to get higher price. During the reporting period, 136 tons of concentrated feeds were supplied to the animals, which were yielding poor quality of milk.
- Promotion of Heifer Calves:** The farmers were made aware on the importance of rearing heifer calves. During the reporting period, 435 farmers were assisted to purchase heifer calves including 65 calves reared at the ASSEFA promoted Centers.

3.2.3. Linkage of ASSEFA Community College

In order to strengthen the on-going services to the dairy farmers, collaboration was arranged with ASSEFA Community College, to give practical training to the students.

The progressive rural youths, who are interested in dairy, were admitted in the Diploma course of "Dairy Farm Management" offered by the community college. Those students were trained in all aspects of dairy farm management.

In addition, the students are assigned to work with dairy farmers to identify their constraints, work out the mitigation measures and arrange necessary extension services via dairy federations. During the reporting period, 36 students were involved for this purpose.

3.2.4. Expansion of Dairy Program

As part of bringing in additional farmers under dairy program, it is proposed to establish bulk cooling units at Nilakottai and Manaparai areas. In both areas, agriculture is the prime occupation and there are potentials to support small and marginal farmers under dairy program. Preliminary works are being undertaken in both areas to bring in at-least 2,000 farmers in each area within a year period.

3.3. ALTERNATIVE LIVELIHOODS FOR ENTERPRISING SKILLED PERSONS

Individual entrepreneurs engaged or willing to engage in micro-manufacturing or in service sectors had 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.

3.3.1. Tailoring Profession for the Rural Folks:

This program was initiated to support the educated adult girls and women. These girls/women were identified and given handon 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 competitive price. This was done by collaborating with USHA International, a reputed manufacturing company for home appliances.

During the reporting period, 1,256 women were identified with the help of women self help groups. Training was given with the support of SMBTs and it assisted them to get sewing machines with the direct financial assistance of Sarva Seva Gramodhyog Samithi.

These women after the training engage themselves in stitching dresses for them and for others, especially during festival period, when there was high demand. In addition, the following initiatives have been undertaken to enhance their income in the selective areas.

- Arranging employment opportunities in Corporate Garment Companies.
- Promoting Garment Clusters through linking a group of families, preferably from the same village, with Garment Companies for job work as well as manufacturing own garments and marketing in the nearby cities/towns.

3.3.2. Micro Enterprise Based Livelihood Support

People having enterprise skills were identified and encouraged to start or expand micro-enterprises for income generation. Depending upon their needs, they were supported with flexible financial system for working capital.

Generally, such enterprises are petty trade, selling tender coconuts, grocery shops, retailing of vegetables, flowers, fruits, textile products, running STD booths and manufacturing and retailing of dry food products and so on.

In case of women, they were linked up with women self help groups and credit facility was arranged through micro finance Institutions.

3.3.3. Marketing Services

In the present scenario, the traditional artisans and tiny manufacturers in the rural areas have met with problems of expanding their market, as their production was limited to the local demand and hence less income generation. In order to support these families in disposing the finished products linked up with the outlets of Sarva Seva Gramodhyog Samithi for direct marketing.

Supports were provided in marketing handmade khadi/ cotton/silk products, handicrafts made out of wood, palm leaves, brass, dry food products, honey, pooja materials, naturopathy medicines, furniture, bamboo products, etc.

3.4. RURAL EDUCATION

3.4.1. ASSEFA Education – At A Glance

ASSEFA has been in the services of rural education for the last thirty three years. Education, being a vital part to ASSEFA’s long term goal of achieving self sustaining community, a major thrust is given to children education program.

Schools are established in remote villages, where access to government schools is missing. In areas, where government schools are available, ASSEFA provides supplementary education to students who have difficulty with daily lessons and also for school dropouts.

Depending upon the demand from the local communities, the following services have been provided to the rural children.

- Primary education
- Middle school education
- High school and higher secondary education
- Matriculation education
- Supplementary education and
- Higher Education

As on March 31, 2011, ASSEFA has been providing quality education via 154 regular Schools to benefit 18,069 students. To ensure quality teaching and coaching, 697 qualified and trained teachers have been engaged.

In case of supplementary education, ASSEFA guides women SHGs to start and manage ‘Sarvodaya Pailagam’ in their villages. The groups identify the locations and teachers to run the centers. ASSEFA guides them in training the teachers and resource materials to teach life oriented education for other school students. As on date, hundreds of Sarvodaya Pailagams run benefiting thousands of children.

Coverage under Education Program			
Particulars	Schools	Teachers	Students
School Education			
Primary & Nursery	119	327	8,763
Middle	7	62	1,518
Matriculation	11	157	3,575
Higher School Studies	8	118	3,732
Sub Total	145	664	17,588
Higher Education			
D.T.Ed	1	7	100
B.Ed.,	1	10	100
Gandhian Studies	1	2	92
Community College (Centers)	6	14	189
Sub Total	9	33	481
Grand Total	154	697	18,069

3.4.2. Philosophy of Sarva Seva Schools:

Unlike the formal educational system, ASSEFA recognizes that education must be an attempt to improve human life in all aspects. This holistic approach includes spiritual, personal and physical aspects of life, as well as intellectual.

Comprehensive Development of a Child

- Regular curriculum, as prescribed by the Government to keep our students into mainstream system of education.
- Environmental education to teach the students about the importance of improving the local environment.
- Students club for science, mathematics and literature to develop their skills and knowledge in the respective subjects.
- Vocational training in rural livelihoods activities to provide each child with a skill from which s/he can generate income as an adult.
- Games and sports to develop the attitudes of cooperation, self respect, team work, leadership, etc.
- Yoga and meditation to keep both mind and body, sound and healthy.
- Balar Sabha to train the students in planning, implementation and monitoring in community development programs.

Advanced teaching methodologies such as ABL (*activity based learning*), satellite linked classes, etc., are also adopted for efficient communication with experienced teaching faculties.

3.4.3. College of Education to Train Teachers

As Sarva Seva Schools are located in the remote rural areas, retaining the experienced teachers is a major challenge. In order to overcome this, ASSEFA started a Teachers Education Institute at Pooriyampakkam and College of Education at Silarpatti, to train and recruit teachers. These two Institutions train 200 teachers every year.

3.4.4. Towards Sustainability...

ASSEFA starts its Education program with a clear strategy that the local communities should manage the education programs in the long run.

Accordingly, the local communities are involved from the very beginning. With their concurrence, sites are selected for schools. In many instances, the local communities donate the land as promote well as free labour provide for the construction of the schools. ASSEFA constructs the building with external contributions.

When schools are started, School Committees are established with parents, local leaders and well wishers. Its role is to support the schools such as selecting teachers, helping teachers to stay in their villages, to organize school functions and to raise local resources. ASSEFA trains these members as and when required through handholding process.

Subsequently, Trusts are established at the area level with local representatives to coordinate, guide and arrange necessary support services to the schools in the respective area. They are guided to build up school corpus through resource mobilization by way of fee collection, patron age, donations, contribution, etc

Generally, ASSEFA suggests Benefit Trusts invest certain percentage of the Corpus in "Community Development" Mutual. This tends to help the local communities, mainly parents in enhancing their income earning capacities.

DIFFERENT STAGES OF THE EDUCATION PROGRAM

S. No	Programs/Projects	PCMR (<2 yrs)	PPI (2 - 5 yrs)	A.I (< 5yrs)	Phase out	Remarks
A	REGULAR SCHOOLS					
1	Primary and Nursery Schools	3 schools 185students	-	16 schools 1,161students	100 schools 7,416students	The phased out schools were managed by local Education Trusts. In addition, 9 primary schools in Viralimalai region handed over to the Govt for management.
2	Middle Schools	-	-	3 schools 396students	4 schools 1,122 students	
3	High & Higher Secondary Schools	-	-	3 schools 603students	5 schools 3,129students	
4	Matriculations	-	-	3 schools 1370students	8 schools 2,205students	
B	SUPPLEMENTARY EDUCATION					
1	Sarvodaya Pailagam	-	-	-	487Centers 34,550students	Handed over to SMBTs for Management
C	HIGHER EDUCATION					
1	College of Education	-	1 B.Ed College 100students	-	-	Self Managed Courses
2	Teachers Education Institute	-	1 DTED 100students	-	-	
3	Gandian Studies	-	1 Center 92students	-	-	
4	Community College	6 Centers 189students	-	-	-	Partial funding support

Note:PCMR - Planning cum micro realisation, PPI - Pilot project implementation, A.I - Advanced Implementation

3.5. SARVA AROGYA – HEALTH FOR ALL

ASSEFA has been addressing the health related issues, broadly with the following services. The total coverage under health care services, during the reporting period, was 32,534 families.

3.5.1. Mother and Child Health (MCH) Services:

A comprehensive package has been delivered under this program, which includes a) Ante natal care services, b) Delivery at the hospital c) Postal natal care services for mother and child, d) Nutrition promotion for mother and child e) Bringing forth 2.5 kgs and f) training on personal hygiene and reproductive health.

These services have been delivered by the trained team in Gingee, Marakanam, Pondicherry and Cuddalore areas. Under 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.

On delivery, the mother is provided with 'New born kit' containing all essential materials to keep the baby hygienically. During the reporting period, ASSEFA was able to provide benefit to 1,177 women under ANC and PNC services.

In addition, health education on personal hygiene, reproductive health care, anemia, nutritive food was provided to benefit 5,086 rural women and adult girls.

3.5.2. General Health Camps

Health camps have been organized in many areas with the support of the SMBTs. During the camps, the general health check up and treatment for minor health problems were provided. In case of complicated problem, the patient is referred to the nearest hospital for treatment. During the reporting period, 8,301 persons were benefited.

Special camps such as eye camps have also been organized to benefit 4,330 persons. In addition, 344 patients, who had cataract problems availed operation at free of cost.

Coverage under Health Care Services	
- MCH Services	: 1,177
- Health Camps	: 12,631
- School Health	: 7,457
- Improved Living environment:	3,439
- Training Program	: 7,486

3.5.3. School Health

Under school health program, services such as supply of nutritious food, regular health check up and follow ups are undertaken. During the reporting period, 7,457 children were benefited under health check up alone. In addition, 2,400 parents are educated about the importance of child health.

Further, ASSEFA has evolved a new concept of "Kutty Doctor", where bright students are trained exclusively to disseminate the knowledge of personal hygiene and maintain the same among the other students. They were also trained to deliver first aid services to his fellows and family members.

3.5.4. Improved Living Environment

These included hygienic living, improvement of dwelling places and sanitary facilities. In order to ensure this, rural women were arranged financial assistance with mainstream housing finance companies. During the reporting period, support was arranged to 3,439 families for construction of toilets, improvement of sanitation, roofing, flooring, etc.

3.6. SOCIAL SECURITY FOR VULNERABLE FOLKS

Women play a major role in managing the family affairs. Their care and love to the children, contribution to educating their wards and support and sacrifice for the welfare of their husband and other family members cannot be valued in any measurable scales.

The involvement of the women in rural economy has also been immense. They play a major role in not only managing the families, but also economic activities, mainly animal husbandry and agriculture sector.

In spite of all these contributions and sacrifice, women in rural areas are subjected to various kinds of exploitation, ill-treatment and violence. Even in the houses, their voices are sometimes ignored for various reasons. Some of the causes for the exploitation of the women are as follows:

- *Uneducated and limited awareness of the outside world*
- *Their social relationship confined with family members and relatives only*
- *Income generation and its management not under their control*
- *Lack of immovable assets in their name*

Comprehending the importance of the rural folks in rural development, ASSEFA has been working towards empowering them for the last three decades.

Their participation in income generation activities have been encouraged via women self help groups. To create productive assets out of their savings, ASSEFA has supporting them through ASSEFA Chits Program. To have a means of control over the immovable asset, ASSEFA has been supporting them in construction of new houses with title in their names.

Apart from all these initiatives, ASSEFA has been implementing special programs to address the core issues faced by the vulnerable women. These programs have been designed after assessing the entire issues, addressing the crux of the issues.

3.6.1. Wage and Life Loss Compensations

Majority of the women covered under women self help groups are poor and engaged in agriculture related labour works. Unless, they attend the work, no income will be earned. The children are, mostly, taken care of by their mothers. They take initiatives, especially, in educating their children.

In order to provide security to these women, the following social security schemes have been introduced.

- Wage Loss Compensation and
- Life Loss Compensation.

Coverage Social Security	
- Members covered	:
77,602	
- Wage Loss compensation	:
2,017	

A) Wage Loss Compensation:

During pregnancy, the ladies are advised not to attend any heavy work in the last three months of delivery. The doctors also advise them to take healthy foods during these periods for delivery of healthy new born. The SHG members cannot follow these advises due to their economic conditions and the nature of work they are involved.

However, the pregnant ladies have been supported providing by wage loss compensation for these three months. This helps many women to take rest and also take healthy foods. Advice is also given to take regular Ante Natal Care services and have delivery by the trained thais/doctors.

During the reporting period, this scheme has been implemented in 84 areas, registering 77,602 women with nominal annual fee. Out of the total enrolment, 2,017 pregnant women were given wage loss compensation worth Rs 3.7 millions.

The assessment of the key social factors such as birth rate (2.6% only as against national rate of 2.7%), under weight new born (only 9% born with weight less than 2.5 kg), Infant mortality rate (0.3%) and maternal mortality rate (0.3%) shows encouraging sign on comparison with state and national average data.

B) Life Loss Compensation:

Similarly, in the event of a sudden death of any member, compensation is provided, especially to their children, to use it for their education or marriage in the future, etc. In many instance, when children become orphaned, their future, particularly girl child, become vulnerable. Those children, in many cases, remain under the guardianship of grand parents.

During the reporting period, compensation was provided to 273 families, worth Rs 2.02 millions.

3.6.2. Community Marriages for 119 couples

Marriages for the rural poor have always been a burden rather than a happy event. Based on the interactions with the community and past experience, ASSEFA encourages women self help groups to organize Community Marriages to promote communal harmony and inter-religious amity in rural areas. In areas, where communal violence is prevalent, the community marriages help to bring people closer to each other for a better understanding of various issues.

This year also, community marriages have received special significance with women groups in various projects which had successfully conducted community marriages. The marriages had been conducted in fourteen areas during this year. A total of 119 couples from Hindus, Muslims and Christians, from economically weaker sections of the community had been benefited. The women Self Help Groups, promoted by ASSEFA were instrumental in arranging these marriages.

4. LIGHT AT THE TUNNEL

ASSEFA has initiated the following new programs during the reporting period.

4.1. Highland Development Program

ASSEFA has started a new development project in Palani Hills to address the issues of the tribes and other indigenous people. The Palani Hills, which form a part of the Western Ghats, are characterized with undulating terrains, variable agro-climatic conditions and distinct socio-economic and cultural features.

The Indigenous people are Paliyans and Pulaians who live on gathering wild yam, hunting wild animals and rendering their labour services. The Mannadiyars, the Indigenous people, are mostly engaged in subsistence farming.

Due to undulating terrain, these people live in scattered places, mostly in small hamlets. In the absence of govt support in provision of common facilities such as safe drinking water, hospital facilities, etc., their quality of life in terms of healthy living is lacking. In the absence of schools in the accessible distance, many children remain out schooling.

Based on the assessment of the area, ASSEFA started this project with the following development initiatives.

- Enhance the productivity of the agriculture and allied activities through introduction of scientific cultivation practices and labour saving implements.
- Creation of alternative livelihood opportunities, preferably forest based one such as bee keeping, mushroom cultivation...
- Knowledge based support through Community college.
- Quality education to the children and
- Awareness creation on health care services, particularly on mother and children health care services (MCH).

ASSEFA had already built up a cadre drawn from local youths and programs were initiated in Thandikudi, Perumal Malai, Pannai Kadu and Adalur clusters by bringing in farmers under the groups and arranging need based assistance.

As on March 31, 2011, about 560 farmers were brought under this project and were assisted accordingly.

4.2. ASSEFA Community College

ASSEFA started the Community college in July 2010 in collaboration with Indira Gandhi National Open University (IGNOU) of New Delhi. The prime objective of this initiative is to improve the livelihoods of the local rural communities through alternative education programmes.

Initially, the College offers five one year diploma courses, which are

- Diploma in Integrated Farming System
- Diploma in Dairy Farm Management
- Diploma in Women Empowerment and Development
- Diploma in non violence and peacemaking skills and
- Diploma in Computer Applications

In the first batch, the College was able to enroll 189 students from different rural areas, where ASSEFA is working. The enrolled students were mostly practitioners in the respective sector, having a minimum educational qualification of pass in 10th Standard in school.

The details of enrolled students, course-wise

In the month of December 2010, the first batch students were able to successfully complete their first semester examinations. Most of the students have performed well and their results were published after the approval of the IGNOU.

There were also feedback from the students and teaching faculties regarding the further improvement

of their courses. Overall, the syllabus in each courses, were appreciated by all the stakeholders. However, there were request, particularly from the students, to teach additionally, English language, computer application, basic basic marketing and accountancy skills, as it would help them in their careers.

Their feedbacks were shared in the College Board and accordingly the Board has suggested the College Academic Committee to design additional curriculum based on the students' feedback to be introduced from next academic year onwards.

4.3. Savings for Asset Creations

Control over the assets is one of the main factors to realize towards empowering the rural women. Towards this, ASSEFA has introduced a new program, 'CHIT SCHEME' for the rural women. This scheme is primarily aimed at helping the women SHG members to create productive assets out of their monthly saving.

Initially, ASSEFA had introduced three chit schemes, namely Rs 25,000/- , Rs 50,000 and Rs 100,000. In each scheme, about 25 SHGs are enrolled. Each SHG subscribes the saving amount every month, as per the chit scheme, for 25 months. Every month, one SHG who required fund for investment, would receive the savings of all other SHGs on auction basis. The SHG, who quotes the lowest bid, will get the prize money. The members, who receive the prize money, will be guided properly to invest in immovable assets such as purchase of housing plots or construction of new houses.

In order to manage this program within the framework of the Indian Law, ASSEFA promoted a 'Chits Funds Company' registered under the Chit Company's Act. As on March 31, 2011, 4500 members have been covered under this program.

5. CLIMBING THE EVEREST

S. No	Challenges	Implications	Responses
a	- Globalization	- Though leads to growth of national wealth and better employment opportunities for a section of educated youths, but has its implications in terms of <ul style="list-style-type: none"> ♣ Uneven distribution of benefits. ♣ Elimination of tiny and micro manufacturers and traders by the Corporate ♣ Widening of gaps between rich & poor. ♣ Rapid changing scenario due to technology. 	- Building up activity based CBOs for collective actions. - Priority to fulfill local needs. - Trusteeship model bringing capital and skills together to work for their development. - Strengthening research and development studies on their socio-economic issues and evolving new initiatives on the basis of the findings.
b	- Samacheer Kalvi (<i>Equitable Education System</i>)	- Good intention of the Govt to enhance the learning skills of the students, but it does not focus neither quality education nor life skill promotion.	- In addition to teaching govt prescribed syllabus, students trained in the following. <ul style="list-style-type: none"> ♣ Life skill education to learn and appreciate local livelihood activities. ♣ Camp Schools to understand and respect local environment. ♣ Involvement of local communities to make students understand and respect their socio-economic and cultural conditions. ♣ Balar Sabha and Kutty doctors to train students in leadership and social services. ♣ In addition to the games, sports, yoga and meditation to ensure healthy body and sound mind of the students
c	- Rapid growth of Micro Credit Program.	- To reach out the unreached, but <ul style="list-style-type: none"> ♣ Instead of being a tool for development of poor, easy access to credit push them into debt traps. ♣ Lack of interest of mainstream financial institutions to provide credit for lending ♣ Emergence of new elite power centers as financial service providers. ♣ Being considered as business rather than service. 	- Community structure based on 'Trusteeship model' developed, as mutual benefit trust, which enables community to <ul style="list-style-type: none"> ♣ Decide on selection of members, loan products, loan amount, interest rate and use of surplus income for their community development. ♣ Guide fellowman to use the credit for suitable income generation activities and asset creations. ♣ Build up community capitals to meet their needs as and when needed, without depending fully on external lending.

S. No	Challenges	Implications	Responses
d	- Global Financial Crisis	- Unfortunate to have happened, as there are <ul style="list-style-type: none"> ♣ Decrease flow of funds from external sources. ♣ Difficult to plan and implement programs that are fully depending on external funding. ♣ Inflation pushed the escalation of cost. 	- Building up the community resources will ensure the continuation of development programs such as <ul style="list-style-type: none"> ♣ Savings for asset creation (<i>purchase housing plots, construction of houses</i>) through 'CHIT SCHEME' ♣ Wage and Life Losses Compensation to vulnerable under 'SOCIAL SECURITY' through contribution from local communities. ♣ Community Marriages for poor and orphaned couples through contribution from women SHGs. ♣ Health Care Services through tie up arrangement with Govt and charitable hospitals.
e	- Expectation of the people	- The intervention of ASSEFA over the years in addressing the poverty enabled <ul style="list-style-type: none"> ♣ Many families to overcome their poverty level and live APL (<i>Above poverty line</i>) ♣ Their priority changed from getting assistance for income generation to asset creation, security and aspire for quality life, better education to their children, proper hygienic housing, health care, etc. 	- To meet their requirements, additional programs, as given under, introduced. <ul style="list-style-type: none"> ♣ Savings for asset creation through Chit Scheme. Tied up with Housing Company to offer housing plot at reasonable price. The members, who want to get housing plot, register under Chit scheme. Every month, member who receives prize money, register the plot in their names. ♣ Similarly, the members are encouraged to use the chit scheme to construct new houses or upgrade their dwelling places. ♣ SOCIAL SECURITY SCHEME introduced to provide compensation for wage loss to pregnant ladies and life loss to children for their education and development.
f	- Philosophy Vs Practice	- Driven by material benefits, people by and large tempted to overrule philosophy. - The gap between philosophy and practice is being increased at all levels.	- Bring in new cadres to carry on development initiatives through ASSEFA Community College. - Regular meetings, workshops, conferences, documenting the success stories and monthly magazine to reach out the public as well.
g	- Credible leadership vacuum at all levels	- Role model missing - Challenge in mobilizing community. - Slow progress of development initiatives.	- Decentralized structure. - Identification and grooming of potential leaders at ease possible.

6. BRANCHES OF THE BANYAN TREE

ASSEFA has been associated with the following Community Based Organisations to assist the target families with suitable socio-economic development programs..