

Serving the Rural communities since 1969...



ASSEFA

2004 - 2005

Association for Sarva Seva Farms (ASSEFA)

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Abbreviations

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



1. ASSEFA, a Development Organisation

1.1. Thirty Six Years in Rural Development

Association for Sarva Seva Farms has completed thirty-six years in serving the rural community. Having started as an offshoot of Bhoodan Movement to carry out the noble mission of developing the Bhoodan lands in 1969 in a small village, ASSEFA has expanded its operations to other needy villages not only in Tamil Nadu but also in other states in India. Subsequently, ASSEFA has adopted a shift in its approach from working exclusively with Bhoodan allottees to working with the entire community and from its sectoral land development to a integrated development approach.

ASSEFA has been working with the strong philosophy of 'Sarvodaya' means 'welfare of all'. Accordingly, it has set its objectives as

'Improving the economic, social and cultural status of the rural communities and enhance their skills and self-management capacity. ASSEFA also wants the rural communities to unite without any kind of discrimination and work for the up-liftment of the social, cultural and economic life of all and to establish self-sufficient, self-reliant and self-managed communities based on the principles of freedom, economic equality and social justice'

In the development process, ASSEFA adopts a people centered approach, wherein the local people are made to participate in identifying development issues, planning, implementing and managing the socio-economic welfare programs. Towards this, the strategy of mobilizing the community and promoting local institutions to sustain the development initiatives are followed.

1.2. Holistic Development Programs

The villages where ASSEFA render services are remote and backward in nature. Agriculture is the prime occupation. The small, marginal and landless farmers, who constitute major segments, are dependent upon agriculture and allied activities. However their earning are meager and they struggle to meet even their basic needs under the limited availability of alternative support.

ASSEFA address their issues by implementing multi-faceted welfare programs, aimed at the holistic development of the community. The communities have been brought together for managing their welfare programs under the congenial environment. It is in this context, ASSEFA's innovative efforts and strategies to mobilize the local community and preparing them to work together for common benefits, assumes special significance. The programs that are implemented include:

Economic Programs for Increasing Income Generation

- Agriculture Development: *Providing irrigation facilities, wasteland and watershed developments and supply of quality inputs.*
- Dairy Promotion: *Support to purchase animals, collect, process and market the surplus milk.*
- Micro-Enterprise Development: *Input supply, training and market linkages for the produces. This program is mainly to support rural artisans and unemployed rural youths.*
- Social Credit: *Designed products to support economic and consumption purposes, as well as to meet immediate needs. Micro-credit is also designed exclusively to support rural women.*

Socio Welfare Programs for Enhancing Livelihood Quality



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

The communities are mobilized regularly through organizing community functions such as community marriages, yatras and celebration of festivals to bring the people together. Moreover, the interactions among the members of Community Based Organisation at the village level related to their development issues, have created a sort of social binding among themselves, which establishes a base for congenial social environment.

1.3. Strategy for Sustainable Development

In order to enable the local communities to sustain the development initiatives, ASSEFA has been adopting the twin strategies of "*Mobilizing the local communities*" and "*Building up of community-based institutions*". Accordingly, the following factors, which are considered crucial for program sustainability, are strengthened prior to ASSEFA's withdrawal from any particular area.

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

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

Development Phases

- } *Planning cum micro realization:* Involves rapport building, conducting surveys, planning and searching for resource support.
- } *Pilot Project Implementation:* Organizing local groups to demonstrate future action in their area, preparing detailed plans for and securing financial resources.
- } *Advanced Implementation:* Starting and implementing various programs and building up linkages with various government and private agencies for collaborative support programs and
- } *Shedding off, the final phase, in which*

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



The whole spectrum of the Development Process is covered by five phases. This process of development cycle takes about 12 to 15 years depending upon the socio-economic status of the area, capacity of the local community, etc. ASSEFA withdraws as and when the community graduates to manage the development programs. However, ASSEFA continues to provide support to these communities when they need.

1.4. Coverage and Outreach

ASSEFA has expanded its operational areas due to intensive coverage under Comprehensive Area Development Projects in Rajasthan, Madhya Pradesh, Bihar and Jharkhand and Women Development Programs in Tamil Nadu. The Coastal Area Development Projects, initiated to rehabilitate the Tsunami affected families, also led to expansion of coverage in Tamil Nadu.

Currently, ASSEFA has been working in 5,624 villages located in 102 blocks/ areas across eight states of India: *Bihar, Jharkhand, Madhya Pradesh, Rajasthan, Maharashtra, Karnataka, Pondicherry Union Territory and Tamil Nadu*. About 3,18,268 families have been brought under the folds of ASSEFA with its comprehensive development programs.



2. Services At a Glance - 2004-05

ASSEFA has continued to help the poor and marginalized families with multi-faceted welfare programs. The coverage has been expanded in both existing and new areas to serve many families. The members of the new target families have been mobilized, brought under the community-based organization and supported with welfare programs. The support extended under each program is explained in the chapters ahead.

Highlights of the Major Achievements:

- ASSEFA Mandate for 2004 to 2007 prepared to support the rural poor families with multi facet welfare programs.



- The project on, '*Rehabilitation of child workers in Kalligudi Region*' has been approved for the second phase by Mani Tese, Italia for the period of three years.
- The project '*Comprehensive Area Development Projects in Rajasthan, Madhya Pradesh, Bihar and Jharkhand*' has been extended for four more years by ICCO, the Netherlands.
- *Relief and Rehabilitation measures for Tsunami Victims* have been undertaken in a large scale along the northeastern coast of Tamil Nadu.

2.1. ASSEFA Mandate for 2004-07

A three years mandate (2004-07) has been developed to serve the rural families. The Mandate was developed based on the experiences of ASSEFA and projected expansion plan. Depending upon the situation assessment, four major areas have been identified to serve the communities. This includes

- 1) *Livelihoods Promotion Services*
- 2) *Micro Financial Services*
- 3) *Children Education and*
- 4) *Health Care Services.*

By 2007, it is proposed to cover 565,000 rural families and serve them with suitable development programs. As on 31st March 05, ASSEFA has been able to bring in 318,268 families and provide need based services. These families are poor and mostly of landless, marginal and small farmers. Tribal, women and children, the vulnerable segments in the society, are also given special attention.

2.2. Child Workers Project in Kalligudi Region

Child labour is one of the major issues in Kalligudi area of Tamil Nadu. The young children aged below 14 years are employed in matchbox industries due to cheap labour and flexibility in extracting work. The prevalence of poverty and ignorance among the parents together forced young children to work. ASSEFA in partnership with Mani Tese, Italy, implemented a three years project, to rehabilitate the working children in 1997.

During the project period, nearly 1315 working children were rehabilitated and sent them back to schools in 70 remote villages. Mani Tese also approved the second phase of the project for three more years to strengthen and consolidate various programs initiated in the first phase and also to expand to neighborhood area to address the issues of child workers.

Progress Against ASSEFA Mandate (2004-07)

S. No	Particulars	Mandate 2004-07) (Families)	As on 31st March 05 (Families)
1	<u>Livelihood Promotion Services</u>		
	- Dairy Promotion	25,000	18,250



	- Agriculture Development (micro-water shed)	,000	1,000
	- Rural Market Promotion (Shandies)	50,000	7,500
	- Micro-Enterprises	2,500	450
	- Livelihoods under Coastal Area Development Programs	6,500	---
	Sub Total	90,000	27,200
2	<u>Micro-Financial Services</u>		
	- Micro Financial Services Through SMBTs and Nidhi Federations	350,000	249,630
	Sub Total	350,000	249,630
3	<u>Children Education</u>		
	- Through Regular Schools	30,000	22,214
	- Through other Schools (<i>evening, special, vocational, SAP¹</i>)	70,000	15,724
	Sub Total	100,000	37,938
4	<u>Community Health Care Services</u>		
	- Health Care Services (<i>Curative, Preventive and Promotive measures</i>)	25,000	3,500
	Sub Total	25,000	3,500
	Total	565,000	318,268

2.3. Comprehensive Area Development Projects

The Comprehensive Area Development Project has been implemented since 1987 to support the rural poor inhabited across six districts in four backward states in India: *Bihar, Jharkhand, Rajasthan and Madhya Pradesh*. ICCO, the Netherlands, has been supporting this project in different phases. During each phase, new villages were included and some old villages were phased out depending upon its development progress. During the last phase, over 75,000 poor families have been supported with economical and social activities such as health care, education.

An evaluation study was undertaken in the last phase, which revealed the positive impacts that the project had created. It had also suggested areas where project could provide additional thrust in future for incremental benefits to the community and in consolidating the programs. The project (2004-2008) for the sixth phase had been approved by ICCO to consolidate the various the programs initiated and to expand the programs to the adjacent areas. The project proposes to serve the local communities in 1560 remote villages.

3. ASSEFA Responses to Tsunami Tragedy

3.1. Tsunami - An Unfortunate Incident

The tsunami that struck along the eastern coastal parts of South India had brought in lot of distress and death tolls in Tamil Nadu, Pondicherry, Kerala and Andhra



1 _____
n (Learning Centers)

Pradesh besides Andaman and Nicobar Islands. The coastal areas of Tamil Nadu were worst affected, claiming thousands of human lives, mostly of fishermen communities. Hundreds of thousands families had lost not only their kith and kin, but also their dwelling places, household and livelihood assets.

The following segments of people, who have inhabited upto 7 kms from the seashore, were affected:

- Fishermen: Affected severely with heavy loss of human lives. In addition, they lost their dwelling places, household and livelihood assets.
- Agriculture Farmers inhabited upto 7 kms from the seashore were affected. Their agriculture lands had become saline due to entry of seawater. Cultivating these lands is difficult without any reclamation support.
- Wage Earners: They are socially and economically vulnerable segments and dependent upon either fishermen or farmers for their livelihoods. Since farmers/fishermen had resumed no activities, the wage earners also suffer with no income.

Thus the impact of tsunami was strongly felt along the coastal and with resumption of no major economical activities - *fishing and agriculture*, the coastal economy had become vulnerable.



Ferocity of the Tsunami in the coastal

3.2. ASSEFA Response to Tsunami

ASSEFA, along with govt and other voluntary agencies, had been able to provide immediate relief measures. The senior workers were deputed to the affected areas to assess the situation and involve in relief operation. Based on their assessment, immediate needs such as *dhotis, shirts, bedspreads, sarees, cooking utensils and food materials* were distributed to the fishermen communities.



To avoid duplication, need based assessment had been carried out jointly with the village leaders and helped the affected families with suitable supports. Immediate health camps were organized in the affected villages with the panel of doctors - *senior ladies doctors from govt, ASSEFA and private hospitals*.

Relief Support at Marakanam

Medical kits, equipments and medicines had been purchased immediately for the health camps and the villagers, particularly women and children had been provided with 1) *general health up check* 2) *treatment for wounds and common diseases* 3) *distribution of Folic acids for young mothers, pregnant ladies and adolescent girls* and 4) *Anti-Natal Care for pregnant ladies*.

It was identified that the people in the affected areas suffered from respiratory infection (URI), anaemia, worm Infection, diarrhoea and vitamin deficiency. High percent of malnourished children was also noticed. With the suggestion of Doctors, the medical team has decided to carry out the following follow-up health care services.

- Growth monitoring card for malnourished children below 5 yrs old
- Health Card to pregnant women for providing Anti Natal Care



- Patients suffering with chronic diseases to be linked with govt hospitals for long-term treatment.
- Mentally shocked children, including orphans identified for providing non-clinical psychosocial treatment.

Medical Services to Tsunami

As an immediate relief to mitigate this malnutrition issue, milk was supplied to the affected families particularly children, pregnant women and young mothers in the fishermen villages. Further, the village animators appointed in these villages, had prepared the list of target families and provided them with milk cards for getting the supply of milk. A temporary shed was also put up in each village with information board to assist the affected families.



It was also proposed to supply nutritive mix to the children through the trained members of women SHGs. This arrangement would not only give employment opportunity to them, but also would help them to overcome the tsunami trauma.

3.3. Coastal Area Development Approach - Sustainable Rehabilitation Strategy

During relief operation, the situation assessment was also carried out simultaneously for long-term rehabilitation support. The senior operational team had visited the affected villages and discussed the tsunami related issues with village leaders, women representatives, local govt officials, NGOs and other stakeholders. Based on their feedback and own assessment, ASSEFA had developed Coastal Area Development Approach for sustainable rehabilitation.

Based on the above assessment, it was proposed to address the following issues.

- As the children were in the state of shock their education had been affected badly and their future was at stake.
- Next to children, women were worst affected and were in distress.
- Livelihoods of both fishermen and farmers were affected due to severe damages to their livelihood assets. Wage earners, whose income was dependent upon either fishermen or farmers, had also been affected, as there was no fishing or agriculture activities.
- Agriculture lands had become saline and become unfit for cultivation due to ingress of seawater.

Based on the above assessment, ASSEFA has developed the following to address the issues of tsunami under rehabilitation program.

A. Establishment of strong community based organizations

Proposed to form the following community-based organizations so as to involve the local communities in planning and implementation of the development programs.

- *Children Club*: In each group, membership will be restricted to manageable size. Their main activities will include
 - ♣ Recreation – games, sports, competition, education tour, setting up libraries...
 - ♣ Extra Learning – Peace and non-violence, meditation, livelihood activities...
 - ♣ Kutty Doctors – to attend in personal hygiene, first aid, environmental cleanliness, etc among the children and their family members.
 - ♣ Savings – Motivate them to save their pocket money regularly.



- Women self-help groups will be formed with maximum membership of 20. Their main activities will include
 - ♣ Identification of children and their development needs.
 - ♣ Delivery of program services to avoid duplication
 - ♣ Community marriages
 - ♣ Foot marches for specific issues/spreading messages
 - ♣ Participation in social functions
 - ♣ Economical activities
- Livelihoods Ensuring Groups (LEGs) will be formed with youths. The membership will be restricted 4 to 6. Their main activities will include
 - ♣ Identification of livelihood opportunities for youths
 - ♣ Delivery of livelihood programs
 - ♣ Planning, organizing and participation in social functions
 - ♣ Support to women SHGs and Children club as and when required
 - ♣ External linkages for village development

B. Health Care Services

Proposed the following medium term services to address the health related problems:

- ♣ Organize regular health camps
- ♣ Linking patients suffering with chronic diseases to nearby hospitals for long-term treatment.
- ♣ Identify suitable woman in each village and train her to deliver MCH services.
- ♣ Awareness creation on preventive and promotive health care measures and
- ♣ Non-clinical psychosocial treatment for children and

C. Children Welfare Programs

Children are the most affected segments. To help them to regain their self-confidence to continue their normal activities, the following actions have been planned.

- ♣ Motivate children to get back to schools. School dropouts and non-school attended children will also be encouraged to join the schools
- ♣ Distribute necessary education and sports materials
- ♣ Scholarship for socially, economically weaker children to continue their education
- ♣ Arrange family extended supports for orphans
- ♣ Organize recreational/social camps to build up confidence
- ♣ Establish model schools in the fishermen villages for holistic development of a child. The initiative is expected to create alternative livelihood opportunities for the younger generation, instead of their traditional occupation - fishing.

D. Livelihoods Promotion Services

1) For Widows and Vulnerable Women: The women have been involved in various income generation activities such as dry fish making, processing of sea fishes, fish net repairing, handy-crafts, petty trades, etc, which were affected due to tsunami. However these activities could not be restarted in the post tsunami period. In order to involve the women again in livelihood activities, suitable need based support is proposed.

Priorities will be given to widows, destitute and other vulnerable women. Initially, these women will be brought under women self help groups. The groups will be encouraged to identify support requirements for livelihoods - *fish related activities, tailoring, readymade*



garments, preparing nutritive mix, food products, etc. Depending upon their need, support will be provided. It is also proposed to market these products under the common brand name, 'Sea Breeze'

The women, generally, market the fishes on retail basis. In the absence of market yards, the women sell the fishes on head-load basis. Moreover, they earn less income, as they tend to sell at low prices as time passes. To support this category, market yard with suitable storage amenities will be established.

2) For Fishermen Community: Govt and INGOs are supporting the Fishermen with rehabilitation package - boats, nets, motors and accessories. Since the intervention is carried out in large scale, there is every possibility of leaving out some families without support ASSEFA will identify such those and support them.

The study shows that the fishermen spend considerable amount of their earning in repairing boats, nets and motors every year. Since, they have problems to get financial support from mainstream financial institutions, they avail credit from private moneylenders, who exploit them with exorbitant rate of interest. The fishermen spend considerable income (*upto 20%*) on paying the interest alone. Some time, the moneylenders put the condition to sell fish at low price to them.

The fishermen fear that they might be exploited more, by taking advantage of their pathetic conditions. To avoid this, ASSEFA proposes to provide support/fund to each LEG for repairing purpose. Moreover, the groups will be encouraged to utilize these funds on revolving basis till they sustain.

3) For Agricultural Farmers: Small and marginal farmers inhabited along the coastal area were affected, as their agriculture lands had become saline due to ingress of seawater. The initial survey indicates that the land has suffered from high degree of alkalinity, requiring 3 to 5 years for complete reclamation.

Till such period, these farmers require alternative livelihood opportunities immediately to meet their requirements. Based on the discussion with farmers, it is proposed to support them with comprehensive dairy enterprise. They will be supported with purchase of milch animals. To promote local sales, women will be supported with micro-coolers. It is also planned to put up bulk coolers to chill the surplus milk before transporting to distant market.

E. Reclamation of Saline Lands

ASSEFA has identified 8044 acres of affected lands, owned by 3243 small and marginal farmers. The initial survey indicates that the land has suffered with high degree of salinity, requiring atleast 3 years to reclaim for making it suitable for agricultural purposes. ASSEFA proposes to develop 3000 acres of lands with the following treatments suggested by the experts.

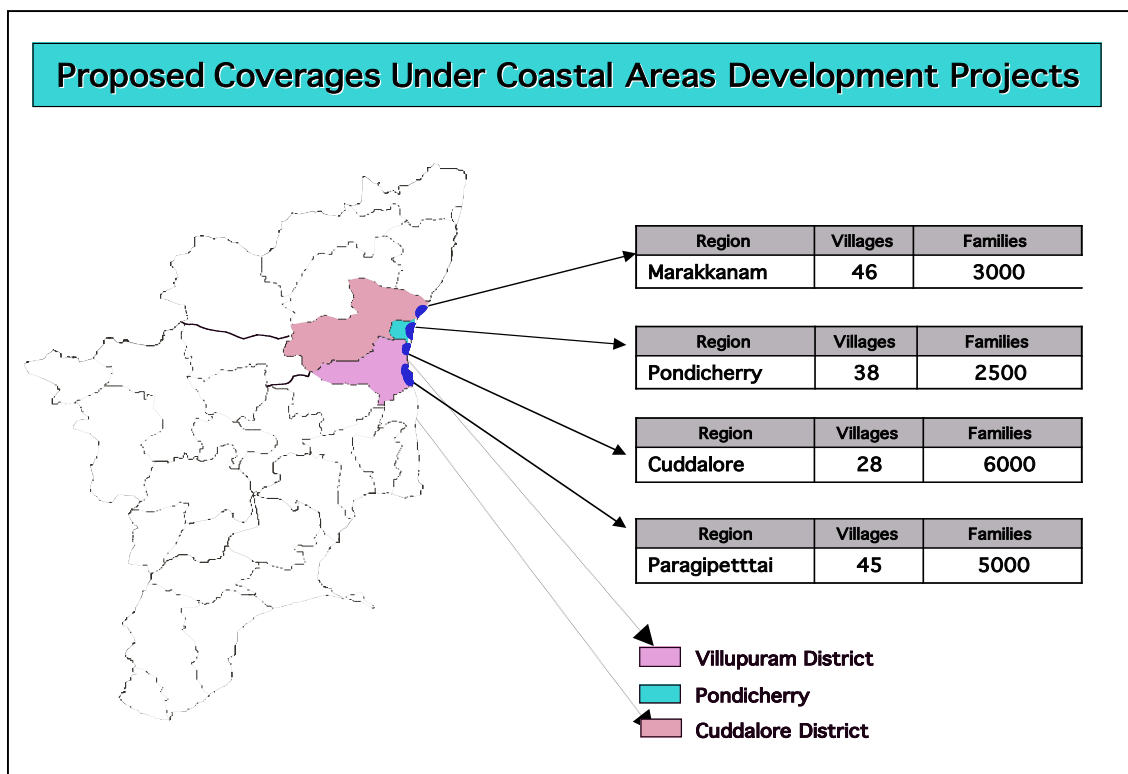
- ♣ Removal of top soil
- ♣ Deep ploughing
- ♣ Gypsum washing of the lands
- ♣ Application of silt and red earth and inundation of the lands
- ♣ Crop rotation with saline resistant crops

During the period of reclamation, the lands will be subjected to cultivating crops, which can withstand the salinity and alkalinity, on rotation basis. The lands adjoining the coasts and those, which are prone to severe wind, will be protected with border tree plantations besides development of agro-forestry.

The families will be supplied with the necessary crop and technical inputs through trainings in the selected villages under the guidance of the experts.

3.4. ASSEFA -Tsunami Operation Areas

ASSEFA has initially supported the affected villagers in Marakanam area. However, based on the encouragement and suggestions from friends and well-wishers, the supports have been expanded to four regions: Marakanam, Pondicherry, Cuddalore and Parangipettai (A, B) in Tamil Nadu. As on 31st March 05, 157 affected villages have been identified and proposed to support 16,500 families.



3.5. Partners/Supporters

ASSEFA has been encouraged and motivated by the spontaneous and overwhelming supports received from various quarters - *International NGOs, Partners, Friends, Well-wishers, Corporate and ASSEFA workers*. This enabled ASSEFA to identify the affected families and involve in relief and rehabilitation operations. ASSEFA would like to thank all for their contributions to support the tsunami victims.



3.6. A Glance at CADP Progress as of March 31, 2005

S. No	Particulars	Marakana m	Pondicherry	Cuddal ore	Parangipetta i A, B
I	Villages Coverage				
1	Identification of Affected Villages	46	38	28	45
2	Baseline Survey Completed: (Villages)	11	11	28	45
II	Project Team				
1	Project Team Members	6	5	10	9
2	Doctors	4	4	4	4
3	Village Animators	11	15	24	45
III	Community Based Organisation Established				
1	Women SHGs	30	32	32	95
2	LEGs	5	5	-	4
IV	Health Care Services Provided				
1	Health Camps - Camps Conducted - Families Covered	2 655	1 444	4 904	5 1619
2	Milk Distribution - Milk Supplied (ltrs) - Families Benefited	19,453 2268	33,731 1984	20,040 2672	14,678 1957

4. Livelihood Promotion Services

In the operational area, landless, small and marginal farmers constitute a major percentage and they tend to suffer with inadequate income generation. Typically they have small and non-viable land holdings, which are mostly barren and not suitable for cultivation. These farmers migrate to the nearby cities for menial jobs. Mass migration occurs during the non-agricultural seasons.

As agriculture and allied activities form the major occupation, ASSEFA continued to support these people with land, water and animal related livelihood activities. New work force particularly youths are encouraged to take up non-farm activity. In the process, assessment of the target families, their occupations and the constraints in it are carried out initially. Subsequently, these families are mobilized under community-based organizations - Gram Sabha and women SHGs.

The issues identified are discussed with the community. Based on their feedback, intervention strategies are developed. For implementing and monitoring the programs, functional groups are formed with interested persons as members. The respective functional groups are federated at the area level for coordination and collective negotiation. An Apex body with proper legal entity is established for each livelihood program to provide professional and technical supports.

4.1. Land and Water Resource Based Livelihoods

ASSEFA has continued to develop lands and water resources to enhance productivity, incomes and livelihoods for the farming community. Depending upon the context and opportunities, water harvesting/utilization infrastructure, extension services, quality input supply, market promotion services are provided mainly to small and marginal farmers.

Water Resource Development: For intensive farming, irrigation facility is crucial. In the semi-arid areas, where ASSEFA works, agricultural activity is confined to single cultivation, due to limited irrigation facility. In those areas, the facilities are improved by constructing new and renovating existing water harvesting structure such as open and tube wells, ponds, check dams and lift irrigation, with the support of local community, Govt, funding agencies and Individual sponsors. For instance, 60 micro-lift irrigations have been installed in Jamui project under Rastriya Sum Vikas Yozna. Similarly in Baran district of Rajasthan, various irrigation facilities are created under the World Bank sponsored, District Poverty Initiative Program (DPIP). Distribution of pump sets for efficient utilization of the water and pipelines for minimizing water losses are also provided.



Watershed Activities - Chando , Bihar

ASSEFA has also undertaken to develop model watershed programs in the deserving areas with the support of NABARD. This includes development of 950 ha at Chando in Bihar, 859 ha in Rajoun in Jharkhand and 862 ha at Kayankulam in Tamil Nadu. In all cases, the CBP is under implementation. Recently, NABARD has sanctioned to develop 2961 ha of land in three blocks in Madurai district, Tamil Nadu. The intervention is

envisaged to bring additional lands under agricultural activities



Vegetable cultivation, Baran Project

by improving soil and water conservations and extending other inputs supply

Improved Input Supply: Agricultural inputs such as improved seeds, fertilizers, pesticides, organic manures, etc, are provided directly or through linkages to the farmers. Awareness and training programs are arranged on various aspects including organic farming. This year the emphasis is on cultivating organic vegetables. Accordingly, trainings are arranged in different states on organic farming. Under CAD Projects in Bihar and Rajasthan, over 600 farmers were trained in organic vegetable production with the support of Krishi Vigyan Kendra and Horticulture Department. Similarly in Madurantagam project in Tamil Nadu 313 farmers were trained by ASSEFA's Livelihoods School.

Extension Services: These are provided to the farmers in general and in particular to the wasteland development beneficiaries. Experts, both on voluntary and paid basis, are involved in the process. Demonstrative farms are also developed to inspire the surrounding farmers to undertake similar activity. Under Comprehensive Area Development Projects in Rajasthan and Madhya Pradesh, over 100 ha of wasteland were developed.



Improved Agriculture Practice,

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

Local Value addition: The farmers have been encouraged to take up local value addition instead of selling the raw materials, as it fetches additional Income. In ASSEFA Baran Project, Rajasthan, the women SHGs have been trained to process and market in a neat packet, the local produce (turmeric, chilly powders) instead of marketing raw produce. Here, in addition to farmers fetching higher income, the groups are also getting reasonable income.



Grain Collection centre, Baran

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

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

Weekly Market Yards: Farmers get benefit when they sell directly to the consumers. To promote direct sales, village shandies are established, where the farmers bring their produce for direct sales. Infrastructure facilities are provided with external grant support. CBOs are established to maintain the shandies. At present, two such vegetable market shandies are functional, one at Mudukankulam village in Tamil Nadu and the other in Rajasthan. The establishment of three more market yards - Mallankinaru, Lathur and Kalligudi, all in Tamil Nadu are under way and expected to put in use in 2005.



Mudukankulam Market Yard, Tamil

4.2. Livelihoods Through Dairy Enterprises

Dairy is the best-suited and viable enterprise, promoted exclusively for the women. Traditionally, dairy is practiced as integral part of farming by the rural folks. Hence, it is not a new venture for the local communities. Women, who are interested and capable of undertaking dairy enterprises, are mobilized, provided with comprehensive support. Producers based institutions are established for implementing dairy enterprise on a sustainable basis.



Dairy Group at Common

ASSEFA has mobilized about 18,250 women, mostly from landless families, and supported them under dairy enterprises by establishing Community based structures

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

There are 27 dairy federations with over 800 dairy groups in operating in 7 districts in Tamil Nadu. On an average 60,000 litres of surplus milk per day is procured, processed in six plants² and marketed through various channels. To ensure maximum benefit, comprehensive support services have been provided.



Collection of Surplus

Credit for Milch Animals: has been arranged through common revolving funds, managed by Sarva Jana Seva Kosh and also grant funds wherever it is required. Linkages with other mainstream financial institutions such as SIDBI through Sarvodaya Mutual Benefit Trust/Sarvodaya Nano Finance are also arranged to meet the credit needs. The credit flow is ensured by prompt disbursement to the milk producers who repay the loan amount as scheduled. The balance is utilized to meet their needs.

Cattle Risk Protection: introduced to cover risk against sudden death of animals. It is operated with community-based structure established at the area level, with elected milk producers as members. They collect premium on a competitive rate. On the death of the animal, the claim is settled with the replacement of a new animal. The surplus premium collected is invested for the community development. The income earned is used for meeting the administrative expenses and for training the milk producers.



² Plants at Uchapatti, Natham, Gingee and Pooliyampakkam are full pledged processing units. Plants in Chinnasalem and Sankarapuram are chilling and bulk coolers respectively. The governing members of these companies are the elected local dairy group members. For day today management, professionals have been appointed

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

Veterinary Care

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

Processing and Marketing: Six milk processing companies have been established to benefit the rural milk producers. The surplus milk is processed, pasteurized, homogenized and pocketed for marketing. The milk processing units are registered as non-profit companies and managed by the Board of Directors elected from among the members of dairy Federations. The processed milk is marketed through well-connected marketing outlets. In addition, three more bulk coolers, each with a capacity of 4,000 LPD have been established at Sedapatti, Nathampatti and Thiruppuvanam in Madurai and Sivagangai districts of Tamil Nadu. SIDBI and Sarva Seva Gramodhyog Samithi have supported in establishing these units. These three units are expected to benefit about 3000 rural women.



Testing Automatic Milking Machine

Technical Support Services: Dairy Engineering and Food Technology Ltd (DEFT) a separate company has been set up with selected rural youths, to address the needs for technological intervention in Livelihood Promotion. The company is, at present, involved in maintenance of dairy plants and cost reduction in operating plants. In addition, introduced automatic milking machine for hygienic milk production and automatic fat testing machines at the village level on experimental basis to assess its usefulness as well as acceptance of the local community.

4.3. Livelihoods through Micro Enterprises

Agriculture remains the main source of livelihoods in ASSEFA's operating area. There is, however, need to diversify as population increases and farm sizes decline, and to enable the landless gain more. There are emerging opportunities, especially in urban centers for the goods and services that can be produced by rural enterprises.



Wet Grinding Unit in

With this backdrop, ASSEFA has been promoting enterprise-based livelihoods for the skilled persons. Local artisans are encouraged to enhance their skills and impart the same to other local youths. Based on the needs assessment and prevalence of the local skills, individual as well as group enterprises are promoted. The main programs include *Spinning and weaving of cotton & silks, Gem cutting, Production of leather products, Agarbathi Manufacturing, food processing units, Tailoring, Grocery and Tertiary shops.*

ASSEFA has established Sarva Seva Gramodhyog Samithi, recognized by the Khadi and Village Industries Commission of the Union Govt, as an Apex Institution to promote non-farm activities based livelihoods.



Women Participation in Micro-Enterprises: Women are encouraged to take up suitable enterprises for income generation. Depending upon their interest and skills, need-based supports such as training, capitals and marketing are extended to establish income generation activities. About 150 rural women have been helped to set up food processing and Grocery units in Rajasthan and Bihar. Nearly 320 girls were trained in tailoring, the preferred profession by the rural female. These girls were also supported with tailoring machines.

- **Women Managed**

Traditional Artisans: ASSEFA has extended its services to the traditional artisans, as they are being affected by the advancement of technology and globalization. In view of this, the artisans have started changing their profession to menial works in agriculture and construction sectors. In order to prevent them from changing their profession by enhancing their income with the existing work, ASSEFA has started supporting them with the missing inputs such as training, credit and market linkages. Over 50 weavers were supported with training, purchase of raw materials and marketing the produce. Sixteen marketing outlets have been established in different parts of Tamil Nadu to promote the sales of the villagers made goods. Similar initiatives are carried out in Bihar and Rajasthan for providing market support.



Pot Making Artisans

Enterprises For Rural Youths: The rural youths have been trained in market driven vocational courses through ASSEFA's Industrial Training Centers. The courses include Electrician, Mechanics in air conditioning and refrigeration, wireman, fitter, mechanic diesel, mechanic motor vehicle, computer, cutting, tailoring, embroidery and needle works. Employment opportunities are offered to these students by arranging campus recruitment. The students, who want to start the enterprise, have been supported financially and technically. This year, about 150 youths have been benefited with vocational training. In addition, 16 rural unemployed youths were also provided with training in marketing milk and supported them with micro-coolers/defreezers to market the processed milks in the semi rural areas.



Youth Managed Welding

4.4. Livelihoods School for Knowledge Based Support

ASSEFA has established 'Livelihoods School' to provide in-house professional inputs for promoting livelihoods in ASSEFA Operational Areas. Initially, the School has been assigned with Madurantagam and Gingee regions, where ASSEFA has been working for more than a decade, to enhance the quality of life of the economically and socially underprivileged segments, by providing comprehensive knowledge based support services in suitable livelihood programs.



AI Services to the Dairy

Under dairy program, the School has covered 3895 women, supporting them with comprehensive services. About 982 women were trained in animal husbandry, quality and hygienic milk production jointly with Animal Husbandry Department. Further extension services such as veterinary care and AI have been provided as and when required.

146 rural youths including educated women were trained in



marketing aspects and supported in selling milk in the semi urban areas. Technologies such as micro-coolers, defreezers have been provided to store milk for longer period without spoilage problem. The services of the School are envisaged to expand to neighbourhood areas particularly the Tsunami affected areas, where ASSEFA has already taken up rehabilitation programs in large scale for fishermen and farming communities.

5. Micro Finance for Livelihoods Promotion

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

5.1. Women Institution for Micro Financial Services

Women empowerment is one of the key focuses in all ASSEFA programs and towards this, various development programs have been initiated since its inceptions. However, the Women development program was taken in a large scale in the late 1980's when the Tamil Nadu Government has entrusted with ASSEFA to implement women development programs in 14 blocks under IFAD Program.

In each block, about 3,000 to 5,000 women were mobilized and organized into women Self Help Groups. Under each SHG, the membership was restricted to maximum of 20. Group savings and thrifts activities were introduced. The Groups had framed the rules for collecting savings and credit management suited to the conveniences of the members. By rotating the saving, the members meet their credit needs for consumption and other immediate needs.



Regular Self Help Group

The Women Development Program had come to an end in the year 2000. By the time, ASSEFA had mobilized about 70,000 under these programs in 14 blocks. ASSEFA has felt the need to shoulder greater responsibilities to continue the program. As a result, separate women owned and managed financial institutions have been formed to meet their credit requirements.

Under the above system, the SHGs were federate at the block level and registered as Mutual Benefit Trusts. The Self-Help Groups register themselves with these trusts and become members of the trusts. This legal entity permits the federated SHGs to raise external resources to meet their credit needs and also to invest in shares. The SHGs give their concurrence in the form of a resolution to utilize the community resources to be invested in the shares of corporate entities. Accordingly, these trusts have now bought all the shares of Sarvodaya Nano Finance Limited, a NBFC registered with the Reserve Bank of India.



Annual General Body Meeting of SBMT

The company now supports the SHGs with various loan products through Mutual Benefit Trusts with simple methodology. The Company extends credit to the Sarvodaya Mutual Benefit Trusts, which are members of the Company's General Body by virtue of holding their shares. The Sarvodaya Mutual Benefit Trusts, in turn, on-lend only to SHGs that are registered, as members with the Mutual Benefit Trusts.

Performance at a Glance

Particulars	March, 2005	March, 2004
No of Trusts formed	81	51
SHGs registered with Trusts	12,265	7634
Total members in SHGs	188,231	124,451
Cumulative loan disbursed in Rs million	916	562
Loan outstanding in Rs million	238	122
Average loan size per member in Rs	6,624	6089

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

5.2. Social Credit for Livelihoods Promotion

ASSEFA has been supporting the target communities with the revolving funds built up at Nidhi Foundation for economical activities since 1989. The elected representatives from each activity group represent Nidhi Foundation at village level. The Nidhi Foundations mobilize community revolving funds from the contribution made out of the surplus income earned by the local community from the supported Income generation activities.

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



Foundation Meeting in Bihar

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

Based on the recommendations of the Nidhi Foundations, the members are provided with credit support for the economic activities.

Future Plan: It is proposed to convert Sarva Jana Seva Kosh into an Investment Company under the appropriate legal provision. Since the norms for using the revolving funds are decided by the local communities, they are not able to fix the priorities for lending to economical activities. The funds are used mostly for long-term investments such as land reclamation, well deepening, etc., instead of short-term income generating activities. With the shortfall of cash flow from such investment, they are not able to recycle the capital as scheduled. Moreover the role of the Sarva Jana Kosh is advisory. On the other hand, Sarvodaya Nano Finance Ltd, a Micro Finance

SJSK as on 31 st March 2005	
Particulars	Units
Nidhi Foundations	1438
Nidhi Federations	35
Members	61400
Revolving funds Rs million	253

Company, promoted by ASSEFA, has been successful in delivering the micro financial services. Therefore, it is envisaged to convert SJSK into an Investment Company to support the local community more comprehensively.

6. Services for Quality Livelihoods

ASSEFA has continued to serve the target community with child education, health care and habitat promotion, under the comprehensive development plan with the community managed approach.

6.1. Education for Holistic Development of Children

As child education is considered a key factor in the development sector, ASSEFA has been providing a major thrust to education for the last 27 years. Child education is promoted under integrated development approach. Based upon the need assessment, the following education services are offered with necessary infrastructure facilities - regular (*pre-primary education, primary, middle school, high school, higher secondary education*), supplementary, Vocational and remedial education.



GuruGuiding the

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

At present, ASSEFA education program is implemented in 29 blocks in three states of India: *Tamil Nadu, Rajasthan and Madhya Pradesh*. It benefits 37,938 children with quality education, supported with 1221 well-trained teachers. Preference is given for education to girl children, as they are considered vulnerable in the society.

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



Displaying Cultural

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



Attending the Gardening Work

In order to provide overall guidance and support for the



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

Major Highlights of the Program:

- Best School Practices:

ASSEFA Education program is tuned to provide quality and life-oriented education for holistic development of the child. Towards this, various initiatives are being implemented in ASSEFA Education Program. ASSEFA introduced Best School Practices to assess school-wise, the areas for improvement and select best school. Best school practice is necessary for the following:

1. Attract large number of students regularly for admission
2. Parents will be willing to spend for quality education
3. Co-operation from the community and strengthen the goodwill on 'ASSEFA Services'
4. Strong base will enable the children to easily build up their knowledge during higher studies
5. Build up a strong, knowledgeable and young ASSEFA Ambassadors.

An assessment tool has been prepared with the support of Sarvodaya Action Research Center (SARC), a team of professionals from various disciplines. This tool will identify best school performance against its prime objective by assessing the core components of the child education. In addition, this tool is also envisaged to support the school management in

- } Self Assessment of the 'Needs' for Best School Practices
- } Independent prioritizing of the School Improvement Programs and
- } Setting up of achievable targets within the allocated period on their own

- Removable of Flammable Structure in Schools:

The shocking fire accident at Kumbakonam has made the State Government to enforce removal of flammable building materials from all schools. ASSEFA had put up thatched shed to accommodate few classes in ASSEFA Education Programs in *Madurantagam, Marakanam, Uthiramerur, Sivagangai, Kariyapatti, Natham, Marungapuri, Vadugapatti, Nilakottai and Thirumangalam*. All these sheds were removed and the classes have been conducted under the shades of the trees. About 81 classes in sixty-seven schools were affected. With the timely support from Friends and Funding Agencies, ASSEFA has been able to initiate work towards replacement of these roofs with non-flammable materials.

- Sarvodaya Pailagam (Learning Center):

Yet another new initiative is lunched to promote comprehensive education in rural villages. ASSEFA has been providing quality education in deserved villages in its operational areas, but still many children are being denied of holistic education. These children mostly study in govt and other schools, wherein the curriculum is restricted to govt prescribed syllabus, which lack in life-oriented education.

To support these children, particularly primary school going, with comprehensive services, Sarvodaya Pailagam has been initiated. The educated ladies in the respective villages are



identified and provided with required training and education materials to manage the program. Women Self Help Groups in these villages are linked up with Pailagam to provide its support. During this year, Sarvodaya Pailagam has been initiated in 249 centers, benefiting 6863 children. Based on the community responses it is proposed to expand this program in other needy areas.

→ **Quality Education:**

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

Classification of Learning Level: As part of improving the level of understanding of the children to perform well in their studies, a yardstick has been developed and applied. Based on this, the students have been classified into four categories - 1) students below average, 2) average, 3) above average and 4) outstanding. Based on the requirements of these categories it is proposed to provide additional coaching to bridge the gaps so that overall improvement is ensured.

Teachers: Student Ratio: Since, the level of understanding of the students varies, it is not possible to coach all students properly by the teachers, if the student strength is more in a class. The smaller the strength of the students better coaching will be provided by the teachers. Therefore in all schools, number of students per teacher is ensured not to exceed to 30.

Teachers Skill Upgradation: Regular trainings have been organized for teachers on various fields:

1. Subjects like *Mathematics, English, science, Regional languages*
2. Effective teaching techniques, preparation of teaching materials and evaluation techniques
3. School/project administration and
4. Personality development - training in yoga, meditation and understanding the self.

External resource persons are invited for training purposes. In case of newly recruited teachers, training on foundation course is offered. A new approach, *co-learning process* is also adopted, wherein teachers from other ASSEFA schools visit, observe the teaching for entire day and share their findings in improving teaching methodology. Further, teachers are also provided the opportunity of learning from each other experience in the monthly meeting.

→ **Life oriented Education:**

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

In the existing system, there might be some difficulties to help children develop holistically. However the existing education system could not be ignored. Therefore to add value to the existing education, the following life oriented education has been introduced for holistic development of a child.

- Yoga and meditation: introduced for middle level students to improve their physical and mental fitness. The concerned teachers have been given adequate training in various Asana and meditation to teach the children.
- Learning Non-violence: Curriculum on learning non-violence has been prepared for all standards: *Pre-primary, primary, middle, high school and higher secondary education*. It is developed through participation of various stakeholders - *resource persons, teachers, students, parents and the local community*. This, being the new subject, the concerned teachers have been trained under the guidance of the experts.



- Curriculum on Livelihood Activities: To make the children learn the essence of key livelihood activities in the rural area, training is provided in dairy enterprise, goat rearing, poultry and agriculture and horticulture.

Apart from classroom learning, the students are exposed to first-hand experience in cultivation and rearing. In addition, the demonstration units are also established in suitable location for practical training. The girl students from high school onward are provided with opportunity to get them trained in suitable vocation such as tailoring and typewriting.

6.2. Community Health Care Services

Health care services have been continued where such facility is limited. Special emphasis is given to children and women, the most vulnerable segments. *Prenatal and postnatal cares* for pregnant women and children under three, *growth monitoring and immunization of children*, *provision of supplementary feeding and educating the families about proper nutrition and health* are the major services delivered. In addition, priorities are also given for promotive and preventive measures.



Children Health Camp

} Preventive Measures under MCH

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

} Promotive Measures

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



Improve Chula for

} Curative Measures

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

Intensive mother and child health care services have been provided through Sarvodaya Medical Health Foundation Center at Sittampondi village in Gingee area. Prenatal, safe delivery and postnatal services have been offered through this center. Health animators, selected in each village have been trained regularly to monitor and deliver health care services under the supervision of trained health workers and professional doctor. The center not only attends on other common diseases, especially for women and children but acts as a main center for



MCH Training to

Gingee region covering Gingee, Thiyagadurgam, Pennathur, Chinnasalem, Sankarapuram and Kallakuruchi, in promoting health care services in 180 villages. ASSEFA also proposes to start similar health centers along the Coastal Area Development Projects, where ASSEFA has already been involved in health care services in large-scale operation.

In addition to above services, health camps are organized to control various endemic diseases. These are organized, mostly, in collaboration with the government. ASSEFA has also established linkages with other hospitals for curative treatment. In areas, where health care service exists, the communities are linked with those services. Other preventive measures such as establishing safe drinking water facilities and proper sanitation facilities, and providing improved chulas are carried out.

Integrated health care services are also offered to the ASSEFA School children. This includes supply of nutritious food, regular health check up and follows up. ASSEFA also encourages many children to participate in "Kutty Doctor", where the children are trained and put in action on first aid treatment, personal cleaning, hygienic environment, etc.

6.3. Hygienic Habitat for Healthy Living

ASSEFA has introduced the housing program in 1986 under the integrated development program. As the response was positive, the programs were replicated in other project areas. To provide this minimum and basic comfort to the rural poor in general and more particularly to rural women, ASSEFA has floated a public limited company during 1997 under the name "Sarva Seva Habitat Promotion Ltd." (SSHP Ltd). Another Housing company in the name of "SEVA HABITAT PROMOTION" was registered as a Section 25 company during the year 2000, which also started giving credit assistance to rural poor for housing activities.



Construction of New House in

At the village level, housing committees/groups have been formed with interested persons. The membership is restricted to women who avail support under economic programs like dairy, as it would enable them to invest their earning in housing without any difficulty. The main roles and responsibilities of the Housing Committee are:

- } Identify and enroll suitable members at the village level
- } Plan for the housing proposals with suitable estimates and other details
- } Documentation and disbursement of loan/grant for housing program
- } Technical supervision of construction work
- } Arrange for recovery of loan disbursed



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

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

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

The Housing Company's priority is to help the rural poor, especially the women force, to have a roof over their head with certain basic amenities. Emphasis is also laid on repairing the existing houses. To meet the financial requirements for improving the roof, plastering the wall, cementing the floor, simple electrification of the house, construction of a toilet etc., a scheme has been designed by SSHP Ltd. Under this Home Loan Improvement Scheme rural women were financially assisted. Similarly schemes are also introduced for construction of new houses.

Home Improvement: The demand is high among the rural community for improving their dwelling places. SSHP Ltd provides credit support of Rs.5000 to Rs.7500 per family for this upgradation works like Flooring, Electrification, Toilets Provisions, and Roofings. Funds to the extent of Rs 51.3 million have been disbursed cumulatively, benefiting 4059 families. In the current year alone, nearly 920 families have been supported with the disbursement of Rs.6.9 million. Similarly Housing Development Finance Corporation has also collaborated with SSHP Ltd and supported 3174 families with the total cost of Rs 22.5 million.

New House Construction: Under this scheme, 178 families are assisted with total fund of Rs. 3.6 million. In this scheme, each family is supported with Rs. 31,500 and the payment is released based on the progress of the construction works.

Thus ASSEFA has supported 14,457 families so far with various housing schemes. Nearly 26 Housing Federations are implementing the Housing schemes through 174 Housing Societies in the State of Tamilnadu. We are also able to successfully liaise with Govt. authorities and get subsidy amount of Rs.10.000 per beneficiary, under New House construction scheme in Sivagangai, Viralimalai and Natham project areas. In all we are able to get subsidy amount of Rs.16.40 Lac for 164 beneficiaries under New House Construction scheme from the government.



7. ASSEFA Promoted Community Based Institutions

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

S. No	Institutions	Legal Entity	Purposes	Units	Coverage	
					Areas	Families
1	Sarva Jana Seva Kosh	Company	Managing Community Revolving Funds for Livelihood activities	1	35	61,500
2	Sarvodaya Mutual Benefit Trust	MBT	Federated body of women SHGs. Mobilise resources both within and outside to meet credit demand of SHGs	81	86	1,88,250
3	Sarvodaya Nano Finance Ltd	NBFC	Micro Finance Company owned by women SHGs. Shareholders are MBTs. Raises external loans to meet the credit needs of SHGs via SMBT.	1	81 SMBTs	11,590 women SHGs
4	Sarva Seva Gramodhyog Samithi	Trust	Apex body to promote livelihoods through micro enterprises	1	21	25,000
5	Sarva Seva Habitat Promotion Ltd	Section 25 Company	Financial and non financial support to construct new houses for women and improve existing houses	1	29	13,500
6	Milk Processing Companies	Section 25 Company	Women owned Companies to process, homogenise and pocket surplus milk to market	6	27	18,750
7	Sarva Seva Dairy Federation Ltd	Section 25 Company	Established to market the processed milk (pocket & loose) and milk by-products	1	6 Processing companies	27 Dairy Federations
8	Education Trusts	Trust Act	Established to provide professional support to community managed Schools in ensuring quality education	6	15	38,917
Total						



8. Human Resources:

The total manpower participation in ASSEFA initiated development activities is 5408. This includes both workers and volunteers involved at village level. The participation of female workers/volunteers is 3857, which accounts for 71 percentage of the total workforce in ASSEFA. To improve efficiency various measures have been undertaken at various levels. This includes classroom training, handholding training, exposure visit, sharing of experiences...The classification of the human resources cadre-wise and gender-wise is given below.

Programs	Senior Executives	Executives	Regional Managers/CEOs	Area Devt./Technical Managers	Program Associates/ Technical Assts.	Community Workers/Teachers /Facilitators	Support Staff	Total
DAIRY	5							5
a. Procurement					20	60	1341	1421
b. Processing		5		5	115			125
c. Marketing			5		24	57	937	1023
Sub Total	5	5	5	5	159	117	2278	2574
HABITAT	1			28	2		237	268
EDUCATION	3	7			43	1221	42	1316
HEALTH	3	1		26		75		105
SOCIAL CREDIT	1	2	4	78	160		241	486
MICRO CREDIT	2	6	81		289		15	393
NON-FARM ACTIVITIES		2			41	89		132
COORDINATION	1	4	6	14		33		58
GRAND TOTAL	16	27	96	151	694	1535	2813	5332



Male	11	19	85	123	424	377	512	1551
Female	5	8	11	28	270	1158	2301	3781
	<i>Chief Executives & Professionals</i>			<i>Tech. & Field Executives</i>		<i>Field Workers</i>	<i>Field Support</i>	