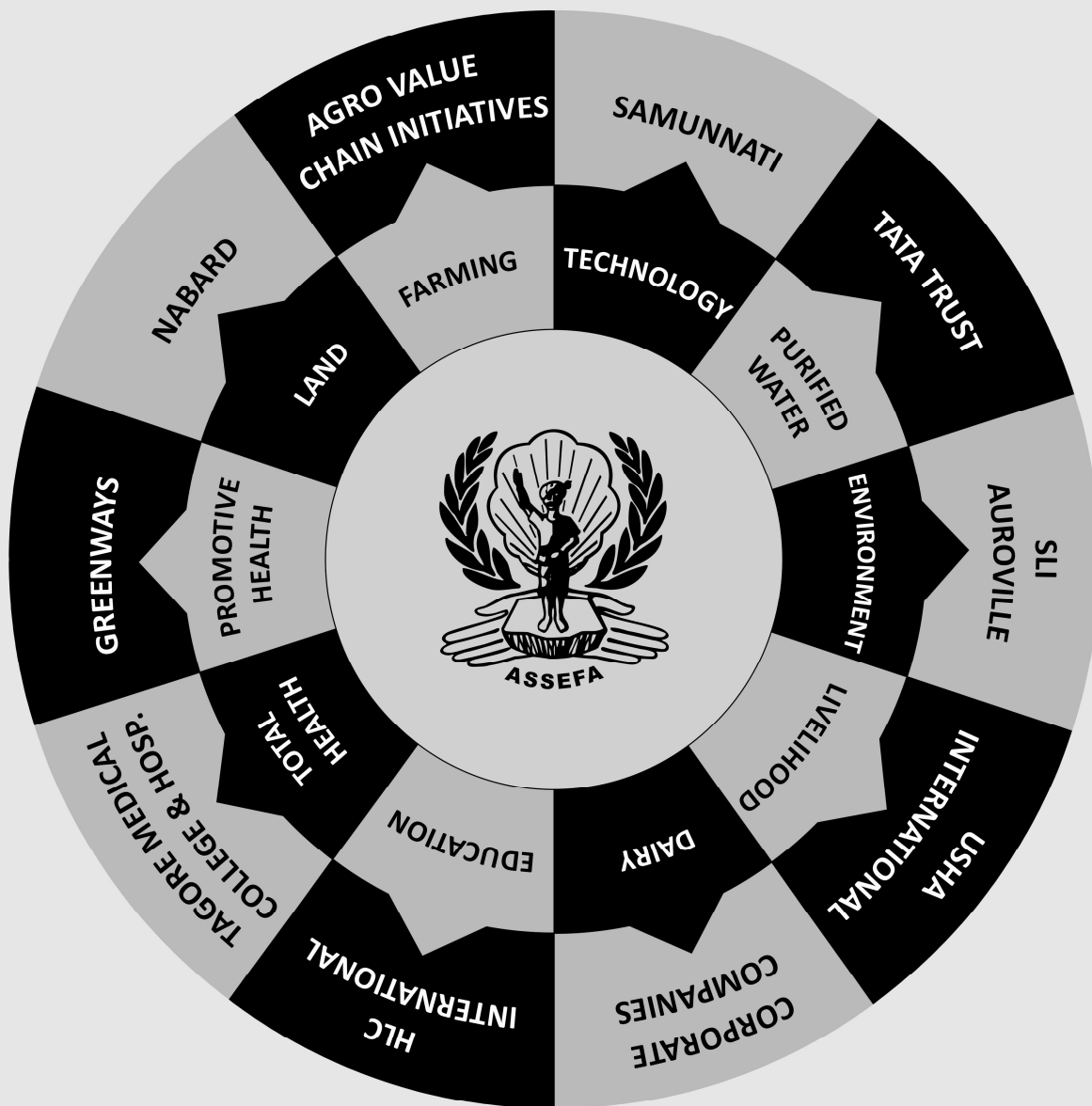


# Bring in **NEW FORCES**



## **ASSEFA**

Two Thousand Fifteen - Sixteen

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## 1. THE WHEEL OF DEVELOPMENT

ASSEFA has completed forty eight years of services to the poor and vulnerable families in rural India. Started in 1968 with the noble mission of developing barren and waste lands distributed under "Bhoodan Movement" ASSEFA has gradually changed its approach and diversified its programs to support the entire communities.

ASSEFA has been experimenting and innovating new programs, for the last four decades, to benefit the rural people. Having worked closely with the people, ASSEFA is able to understand their problems and design programs based on their needs and with their concurrence and fullest participation.

However, in the recent years, rapid changes are happening including in the rural areas due to globalization. Subsequently, the needs of the people are also changing. Hence it becomes a challenge to assist the people to their fullest satisfaction with our own resources and the expertise available in the local area.

ASSEFA has taken new strides to bring in required expertise in terms of skills, technology and other resources by collaborating with other Organizations in the local areas. Accordingly, the following collaborations have been initiated to support the target beneficiaries.

### 1.1 Centre for Excellence in Agriculture and Allied Activities:

Agriculture is the primary sector which supports a large percentage of rural population. But in recent years, farmers find it challenging to practice agriculture on viable basis. Although, various reasons are cited for low production, the lack of proper guidance and support in scientific cultivation techniques and application of technology continue to prevent farmers from practicing agriculture on a viable and profitable basis.

ASSEFA has entered into collaboration with **Samunnati Financial Intermediation and Service Pvt Ltd** to establish "Centre for Excellence in Agriculture and Allied activities" at ASSEFA Pooriyampakkam centre. This Centre is expected to benefit about 3,000 farmers registered under ASSEFA Farmers program with comprehensive knowledge based services.

Samunnati Financial Intermediation and Service Pvt Ltd is a specialized Organization in “Agro Value Chain Sector”. It is working with farmers and intermediaries to enhance production as well as in marketing the produces in India as well as in other countries.

### **1.2 Development of barren and waste lands:**

ASSEFA is working with **NABARD** (*National Bank for Agriculture and Rural Development*) for nearly three decades in developing barren and waste lands through watershed programs. Currently, three watershed projects are being implemented in Madurai district to treat 3,069 ha of lands.

NABARD is an apex organization, promoted by the Government of India, for all issues relating to policy, planning operational aspects in the field of credit for promoting Agriculture, Small Scale Industries, Cottage & Village Industries, and other allied activities in rural areas.

During the current year, ASSEFA is selected, as one of the fourteen organizations in India, by NABARD to execute, “Climate Proofing of Watershed Project”. The Project will be funded by **Adaption Fund Board**. It is expected that through this project congenial environment for the farmers would be created to bring in more lands under agriculture.

### **1.3 Natural farming:**

There is a general feeling among the farming communities to practice ecological/organic farming. However, they are hindered by the lack of support and guidance in practicing organic farming.

ASSEFA is working with SUSTAINABLE LIVELIHOODS INSTITUTE, AUROVILLE (SLI), to link them with our progressive farmers to cultivating organic farming. SLI is a professional Organization in Pondicherry, having expertise in training and guiding farmers in natural farming. They have been instrument in piloting innovations in dry land farming being practiced in Auroville campus.

### **1.4 Self employment of rural folks:**

ASSEFA has been collaborating with USHA International for a decade in promoting self employment especially among the adult girls by training them in garments stitching and distributing sewing machines. **USHA International** is a well known Company in India

for its dealing with new age home appliance. Each year, we promote self employment to nearly 2,000 girls.

Similarly, ASSEFA is in the process of collaborating with **RANG DE**, a specialized organization in innovative programs, to promote employment opportunities for women headed family. It is planned promote it by establishing cottage industries for producing dry food products. These dry food products have high demand in the local market.

### 1.5 Supply of safe Drinking Water:

ASSEFA has been collaborating with TATA to realize its mission of supplying safe drinking water to 250,000 families through installing RO water plants in 500 locations. **TATA is a Pioneering Group of Companies** in India promoting many industries to cater to the needs of the Indian people. It also provides humanitarian services to the locals, especially provision of safe drinking water under "Utility Services."

In the first phase, 20 plants have been commissioned and are functional supplying safe drinking water. Our learning so far reveals that

- a) There is an ever increasing demand for RO water as people are aware of drinking safe water.
- b) People prefer RO water plant that operates in transparent manners and
- c) People prefer doorstep delivery and even willing to pay additional price.

In the next phase, we are planning to encourage social entrepreneurs, preferably members of women SHGs to take up this venture in erecting and managing RO plants to distribute drinking water to the neighbourhoods.

However, these entrepreneurs need investment for constructing shed, bore-well and RO plant and machineries. This works out to about Rs. 750,000 per unit. Both ASSEFA and TATA have been involved in exploring various sources including banks to support the entrepreneurs to meet the above investment cost.

### 1.6 Total health care services:

ASSEFA has entered into an agreement with **TAGORE MEDICAL COLLEGE AND HOSPITAL** for collaborative intervention to promote healthy communities in the selected 100 villages of Pooriyampakkam area. Tagore Medical College and Hospital Chennai is a hospital registered and approved by the Government of India and Tamil Nadu. It is engaged in the service of providing health care to the public in northern Tamil Nadu.

Accordingly, ASSEFA will do a complete survey in the selected villages in respect of health status of the people. Based on the findings, Tagore medical college and hospital will provide treatment to persons having health problem, free of cost, under State Government Health Insurance policy.

In addition, a mini hospital will be opened at ASSEFA campus at Pooriyampakkam to provide treatment for minor ailments and first aid care for very sick persons. A regular doctor and nurses of TAGORE HOSPITAL will be engaged in the hospital.

### **1.7 Energy efficient biomass cook stoves:**

In rural areas, many people still use traditional biomass stove to cook food. This low efficient stove consumes not only more biomass fuels but also causes health problems such as respiratory, eye irritation, etc. In order to overcome this problem, an agreement was made with a **"GREENWAYS GRAMEEN INFRA PVT LTD"**, a national level company, to collaborate in promoting energy efficient Biomass cooking stoves among our beneficiaries.

Their tested products not only reduce 70% of emission of fumes, but also consume less biomass fuel and cook quickly. As part of creating awareness among our SHG members, GREENWAYS Company has engaged two of its staff exclusively for this purpose.

### **1.8 Strengthening regular schools:**

ASSEFA provides regular education to the rural children for more than three decades. Nearly 15,000 children are getting benefited. ASSEFA has noted that, in the recent years, there is decrease in school dropouts.

Although various reasons are cited for, but among them are the following three major reasons:

- a) High level of awareness among parents to send their wards to schools
- b) Quality services offered by the ASSEFA schools and
- c) Economical enhancement support provided to the children families.

Similarly, there is decrease in enrolment which is due to effective administration of Govt sponsored family planning program, which has penetrated upto village level.

Children, studying in ASSEFA Schools, are from economically vulnerable families. The major percentage of the educational cost is being raised through child sponsorship

program. In order to strengthen this, ASSEFA has started the process of re-organizing the schools in accordance with **Child Sponsorship Collaborators**. This will ensure to support not only the existing children, but will enable the schools to increase its strength to optimum level.

ASSEFA has been working with **HLC International** to enrich the system in Sarva Seva Schools towards Child Centric Education. HLC International is a reputed Educational Institution in Chennai, working with the concept of “Learning without limits”. The Institution has been successful in experimenting and innovations to make child centric education.

### 1.9 Relief work for rain affected families:

Other major work undertaken by ASSEFA was the relief operation to the rain affected families in the northern part of Tamil Nadu. The heavy rain during November 2015 had brought in severe havoc in the coastal area of northern Tamil Nadu. Government and people from different quarters have lent their helping hands to the affected families.

ASSEFA too had participated in the relief works with the support of many well wishers. The affected families were identified in the four affected



regions of Cuddalore, Chidambaram, Lathur and Chennai neighborhoods. The affected families were distributed with food materials. As on March 31, 2016, 1,808 families were benefited across these four regions.

Further, support was extended to repair the damages of the two schools managed by the communities under the guidance of ASSEFA. These schools are located at Killai and Kannarapettai villages in the coastal area of Cuddalore district. These schools support nearly 650 young students, mostly from fishermen and vulnerable communities.

The achievements under other on-going development programs of ASSEFA are explained in the following chapters.

## 2. FARMING: THE NEW INITIATIVES

ASSEFA has been tackling the issues of the agricultural farmers under 'Farmers Renaissance Scheme' for the last eight years. Progressive farmers are identified and empowered with knowledge and skills in integrated farming techniques with the support of experts from the govt departments, agricultural university and private organizations.

The progressive farmers, who are willing to take up risk in practicing innovations in agriculture to increase productivity and maximize the income, are encouraged to bring in the neighbouring farmers under this scheme and guide them in productivity enhancement.



### 2.1 Enrolment of Farmers:

As on 31<sup>st</sup> March, 2016, a total of 11,360 farmers were enrolled under Farmers Renaissance Scheme. This scheme has been implemented in nineteen areas across Sivagangai, Madurai, Virudhunagar, Dindugal and Kancheepuram districts in Tamil Nadu. During this year alone, 488 farmers were enrolled and provided with need based assistances in respect of agriculture and allied activities.

### 2.2 Publication on Farmers Guide:

Farmer to farmer learning is an effective and sustainable communication approach to bring in changes in agriculture practices. In order to strengthen this process, ASSEFA has brought out a publication as "Farmers Guide". It contains the profiles of about 500 progressive farmers including those who have expertise in successful cultivation of food & cash crops, oilseeds, irrigation water management, livestock rearing, etc.





Two thousands copies of this “Farmers” Guides” were printed and distributed to the farmers to enable them to keep in touch with progressive farmers for their guidance and advice in cultivating crops and livestock rearing. In each area, meeting was organized with the participation of 200 to 300 local farmers and explained the importance and how

to use the publication. Subsequently, the Farmers Guide was distributed to all the registered farmers.

### 2.3 Financial services for Agriculture Production:

Financial Support service is one of the main parameters needed by the farmers to practice agriculture farming in a better manner. Farmers need finance for preparation of lands for farming, purchase of crop inputs, water management for efficient irrigation and marketing agro produces. During the reporting period, 1,939 farmers were arranged financial services, of which 1857 farmers utilized for land preparation and crop inputs.



### 2.4 Value Addition to Paddy:

Paddy is one of the main crops cultivated widely in Tamil nadu. In many instances, farmers tend to sell the produce to the middlemen. In this process, the farmers get the price between Rs 10 to 13 less than the market price per kg of paddy depending upon the variety and demand. In case, paddy is converted into rice and marketed, the farmers will be able to gain nearly 60% additional incomes.

ASSEFA has successfully piloted this intervention by cultivating paddy across 20 acres in ASSEFA's community lands in Kancheepuram district. Nearly 35 tons of paddies was produced and converted into rice. The conversion rate was about 65%. The processed rice

was packed in 25 kg bags and marketed under the brand name of "SEVA" through SMBT offices.

Similar experiment was carried out in marketing "Red Gram" in Kallakuruchi region and that also proved profitable by selling value added products instead of raw produce.

## **2.5 Farmers Development Centers:**

Our positive learning from setting up Farmers Development Center at Pooriyampakkam has led to starting of the satellite Farmers Development Centers in Mudukankulam, Alagianallur, Kilavaneri, Thonugal, Avarampatti, Sivakasi in Virudhunagar district, Puliur in Kancheepuram district, Sethur and Thandkudi in Dindugal district and Vagulathupatti and Kandani in Sivagangai district.



The purpose of this center is to work closely with the farmers to mitigate their problems, arising from practicing integrated farming, by offering needs-based services such as.

- Handholding training in productivity enhancement of major crops.
- Demonstration center for cultivating major crops such as paddy, groundnut, minor millets, pulses, etc.
- Guidance and support to horticulture farming.
- Demonstration units for model goat farming, rearing of heifer calves & milch animal and country chicken.

## **2.6 Introduction of nutritive enriched Moringa Trees:**

Drumstick is a small or medium sized perennial tree, which is generally called Moringa – Miracle tree in Asia. It is generally grown for its leaves, pods and Kernel for oil extraction and water purification. Generally, its leaves and pods are rich in minerals and vitamins and good for health.

ASSEFA in collaboration with a scientist, Dr. Alagarsamy, has been involved in promoting Moringa cultivation. The farmers were taken for an exposure visit to get to know on how to cultivate moringa. In addition, ASSEFA has been cultivating Moringa in the community lands in Kancheepuram, Virudhungan and Sivagangai district as demonstrative units. As on March 31, 2016, nearly 1,000 Moringa trees were planted to educate the local farmers. ASSEFA intervention is expected to tend the neighbouring farmers to go for moringa cultivation.



## 2.7 Training and Exposure Visits:

As part of skill development and confidence building exercise, farmers were given regular training and exposure visit. Generally, the farmers were taken to the field of progressive farmers and enabled them to interact with progressive farmers. In addition, the farmers were taken to Agri Expo /Exhibition whenever organized. During the reporting period, the farmers were taken to Agri Expo organized at Coimbatore and Trichy.

For training, we use our in-house expertise to give regular training to the farmers. Experts from Government departments, NABARD and private organizations are also used as and



when needed. During the reporting period, farmers got exposure to water management for irrigation (*drip, sprinklers, distribution pipeline, etc*), organic farming including preparation and application of organic crop tonic, pest and insect repellents, manure, green house farming practices, cultivation and marketing of Guava through producer company, etc, and 2,201

farmers were benefited under training and exposure visit.

## 2.8 Distribution of tree saplings:



As part of bringing unused lands under cultivation, plantation of timber valued tree saplings were planted. As on date, 10,405 saplings were planted under agro forestry program with local resources. Similarly, farmers were also supported to plant horticulture saplings such as mango, guava, etc. About 2,900 saplings were distributed to the farmers under agro horticulture plantation.

## 2.9 Farmers Conference:

On January 22, 2016, ASSEFA organized a farmers' conference at Madurai Gandhi Memorial Museum. The purpose was to plan for the future in respect of agriculture and allied sectors. Nearly 1,200 farmers from various projects, including 100 farmers from Kalligudi project, had attended. A resolution was passed in the conference giving focus to the following three aspects in agriculture.

- Technological intervention to increase production at minimum cost
- Timely financial services and
- Marketing the surplus to the local market

Depending upon the nature of the areas covered under Farmers Renaissance Scheme, it was decided to develop intervention planning with local farmers in production and marketing.





### 3. LIVESTOCK: A STEP AHEAD

ASSEFA has continued to promote livestock rearing among the farmers to enable them to get additional income and supplement the manure for agriculture farming. Both these outcome will not only increase the income of the farmers, but also reduce their risk on sole dependency on agriculture.

The following are the realization achieved during this reporting period.

#### 3.1 Seethanam for Girl child:

This program has been implemented for the last couple of years to support the poor farmers having girl children preferably aged less than 16 years old with HEIFER CALF. This idea was evolved so as to elevate the value and importance of girls in the eyes of the families and overcome the existing belief that the girl children are financial burden.

By developing a bond between the girl and the calf, the animal could become friend and pet that she learns to care for. This will also help to prevent the families from selling the animal due to sentimental attachment between the girl and the animal. When the animal is ready for milk production, the girl will also be a grown up girl.



The girl will keep the animal and take it with her into adult life. The income from the animals by way of selling milk will be useful for the girls in terms of continuing higher education, savings for her marriage investment, etc.

Accordingly, each family was provided with upto Rs 10,000 to buy a heifer calf. The family was also encouraged to invest additionally few thousands to buy a better calf. A good cow will yield upto 2,500 litres per lactation cycle. This helps the families to earn around Rs. 60,000 per cycle as the cost of milk ranges between Rs. 23 and 25 per litre. Moreover, these milk producers are linked with ASSEFA promoted Dairy plants, Bulk Milk Cooling Units in disposing the surplus milk production.

As on 31st March 2015, two hundred and ninety eight families having girl children were assisted under this program.

### 3.2 Milch Animals for Rural Folks:

Dairying is an integral and interwoven part of the diversified system of agriculture practiced by small and marginal farmers. Besides its high labour intensity, it provides tremendous energy for agricultural operations, fertilizer value to land, fuel value to the rural family requirements and essential value in the form of milk and milk products.

ASSEFA continued to support the rural folks with the dairy enterprise with the objective of increasing their income. Accordingly, the interested women are formed into dairy groups. Depending upon the needs, the following assistances were provided through these groups.

- ✓ **Training & Exposure Visit:** were organized for the milk producers on animal husbandry and clean milk production. Linked up with Tamil Nadu Veterinary and Animal Science University to give training. Similar exposure visits are arranged to the farms of the progressive farmers. During the reporting period, four hundred and ninety five milk producers were covered under training and exposure visit.
- ✓ **Financial Services:** Financial services were arranged to buy new animals as well as to maintain existing animals. Five hundred and fifty seven milk producers were benefited under financial services worth Rs. 5.9 millions.
- ✓ **Extension services** such as veterinary camps, provision of Artificial Insemination are provided to keep the animal healthy and preventing them from seasonal diseases. This is arranged through local veterinary doctors. During the reporting period, one thousand four hundred and twenty two animals were covered by organizing 14 veterinary camps.
- ✓ **Linkages for Marketing:** The producers are encouraged to consume milk, as it will address the nutritional problems among children, pregnant and lactating mothers. For disposing the surplus milk, they are linked with nearby bulk cooling units and dairy factories promoted exclusively for this purpose. Our survey on the average income of a family from selling surplus income in the Natham area reveals that it is in the range of Rs 60,000 to 70,000 per annum



### 3.3 Goat Rearing:

Goatery is a profitable venture for the poorer households. It contributes to the livelihood of the poor in many ways – income from products, insurance against drought, emergency cash requirements, household nutrition, manure for crops, etc.



ASSEFA has been promoting goatery for many years with focus to women headed families. It has also promoted goatery farm at Puliur, Pooriyampakkam and Thonugal with better breeds. The breeds include Talacherry, Jamunapari, Kovilpatti, Sirohi and other local breeds that grow faster and have local market

demand. In each location, more than 50 goats are reared under “Goat housing”.

These farms act as a demonstration cum goat supply centers. Farmers from the surrounding villages visit the farmers and buy the breeds for rearing. For women especially widows, deserted and destitute, who lead their livelihoods through only labour is supported with a novel scheme.

Accordingly, a woman of this type is provided with 50 kgs weighing goats i.e., about 3 goats to rear it. Based on the weight gained, the woman will be supported with Rs 200 per kg on quarterly basis. In case of death of the animal, the woman will get the animal replaced with new animal, as these goats will be insured. This was being piloted at Pooriyampakkam.

During the reporting period, one thousand and twenty three families were covered under in goat rearing program.

#### 4. WOMEN EMANCIPATION: NEW HOPE AND SCOPE

Tailoring program was initiated to support the adult girls and women on a pilot basis a decade ago. The girls who cannot continue higher education and ladies interested in stitching were identified and given three months training, in stitching garments for children and women, under the guidance of the trained masters.

At the end of the training, these trainees were given upgraded sewing machines at competitive price by linking them with, "USHA International", a reputed manufacturing company for home appliances via Sarva Seva Gramodhyog Samithi.



These people after the training engage themselves in stitching dresses for others and themselves. During festival session, they get more work, as the demand for stitching is high. The people also, after the training, get employed in garment companies, especially in

Virudhunagar and Thirupur areas.

Zonal wise support under Tailoring program		
S. No	Name of the Zone	Beneficiaries
1	Natham	462
2	Sankarapuram	285
3	Kallakuruchi	238
4	Sivagangai	220
5	Melmaruvathur	182
6	Thirumangalam	167
7	Tindivanam	153
8	Pondicherry	135
9	Arni	25
Total		1,867

At present, there are nine tailoring centers across five zones. These centers are managed by the MBTs of ASSEFA with trained teachers. During the reporting period, Two hundred and forty two persons got training in stitching garments. In addition, one day training program on "Hardware Management of the Sewing Machines" was organized for each zone. The

technical persons from USHA International gave this training to benefit One hundred and eighty women across all zones.

This program was started on a pilot scale. Due to overwhelming responses from the people, the program was expanded. Presently, the program is implemented in forty two blocks in Tamil Nadu benefiting One thousand eight hundred and sixty seven families.



## 5. WATER, THE LIFE LINE

ASSEFA in collaboration with TATA has continued its mission of installing RO water plants in 500 locations to provide safe drinking water to 250,000 families. In the first phase, twenty plants have been commissioned and distributing water at subsidized rate, of which ten plants were installed during the reporting period.



This included six RO plants installed at ASSEFA community lands managed by the MBTs and four RO plants in the places of leaders of the SHGs managed by them. In all cases, the water is distributed to the members of women self help groups. A nominal user fee is collected to meet the maintenance costs.

Our learning so far reveals that

- a) There is a demand for RO water as people are aware of drinking safe water.
- b) The water taken by the local is used judiciously.
- c) People prefer RO water plant that operates in transparent manners and
- d) People prefer doorstep delivery and even willing to pay additional cost..

In the next phase, we are planning to give thrust to social entrepreneurs, preferably members of women SHGs to take up this venture of erecting and managing RO plant to distribute drinking water to the neighbourhoods at subsidized price.

However, these entrepreneurs need investment for constructing shed, bore-well and RO plant and machineries. This works out to about Rs. 750,000 per unit, of which the value of RO plant is about Rs 300,000. However, the budget requirement of the individuals varies depending upon the availability of shed, bore well and electric connections.

Both, ASSEFA and TATA have been exploring various sources including raising loan from mainstream financial institutions like State Bank of India to support individual entrepreneurs.

## 6. TOILET, A MUST

The lack of toilet facilities in the villages is a major setback for women, as they are compelled to fulfill the nature call before dawn. However, it has the danger of women being bitten up by the poisonous snakes or insects as well as sexual exploitation by bad elements.

ASSEFA has continued to address the problem of rural sanitation by implementing "Rural Toilet program".

The main objectives of this program are:

- Bring about an overall improvement in the general quality of life in the rural areas
- Eliminate open defecation to minimize risk of contamination of drinking water sources and food and
- Bring dignity and security to the rural women



Initially, awareness is created among the women self help groups on the importance of having toilets. Subsequently, the interested families are assisted in constructing low cost toilets. In villages, where there is Government sponsored toilet program – *Nirmal Bharat Abhiyan*, ASSEFA collaborates with local bodies to help the SHGs members in constructing toilets.

Zonal wise support under Toilet program		
S. No	Name of the Zone	Beneficiaries
1	Sankarapuram	1076
2	Melmaruvathur	220
3	Thirumangalam	48
4	Tindivanam	47
5	Pondicherry	105
	Total	1,496

During the reporting period, One thousand four hundred and forty eight families were supported with construction of toilets through collaboration with Government and Seva Habitat Promotion Company.

## 7. HEALTH: AT ALL LEVELS

ASSEFA has been providing various services under community health. The main purpose is to improve the health conscious behavior of socially and economically disadvantaged communities in rural areas, particularly among women and children.

The services rendered during the reporting period are as follows:

**7.1 Maternal Child Health Services:** During the tragedy of Tsunami in 2004, ASSEFA had an opportunity to explore the health status of the coastal area particularly in Cuddalore, Marakanam, Pondicherry and Karaikal. The poor knowledge on maternity health coupled with lack of adequate hospital facilities resulted in underweight of new born, severe anemia among pregnant ladies, new mothers and adult girls, etc.

ASSEFA has built up a team since Tsunami to implement comprehensive MCH health care services. At present, a team of 87 members including volunteers headed by an experienced lady physician has been providing these services in the coastal area as well as in Gingee, a backward area in Villupuram district.

The services offered during the reporting period were as follows:

- i. Training to 1700 parents on child health care
- ii. ANC services were offered to 406 pregnant ladies and PNC services to 425 young mothers.
- iii. Supplied baby kits to 425 new born for hygienic maintenance.
- iv. Supplied nutritive mix to 2,850 pregnant ladies, young mother & school children and their parents.
- v. Blood and urine tests were conducted for 1,024 diabetic prone ladies, of which 51 persons were referred to the nearby hospitals.
- vi. Awareness camps conducted to benefit 256 adolescent girls about personal hygiene, Human anatomy, Anemia, food and nutrition, child rights and physiology
- vii. Attendance of 1,956 out patient in our mini clinic at Gingee and Marakanam.

**7.2 School Health Services:** The following health care services were undertaken in ASSEFA promoted regular schools for healthy children.

- i. **Personal Hygiene:** The concept of Kutty doctor is introduced to create awareness on personal hygiene among the students. The selected students are trained in personal hygiene and basic health care. They are honored with title, "Kutty doctor,

after the training, and assigned the task to maintain personal hygiene among their classmates. As on March 31, 2016, a total of 411 students were trained as Kutty doctors.



ii. **Supplementary Nutrition:**

As part of addressing malnourishment, mid-day meals are being supplied to the students. This is offered in schools, especially approved

by the Govt for the supply of free meals. About 4,605 students were covered under supplementary nutrition.

iii. **Health Checkup:** This is carried out every year with the support of qualified and experienced physicians. In case of minor problem, the children are treated directly and the parents are advised to take care of their wards accordingly. They were referred to nearby hospitals for specific problems. 10,712 students were covered under this check up.

iv. **Wage Loss Compensation:** This is provided to the pregnant ladies during their last trimester of delivery. The doctors also advise them to take healthy foods during these periods.

In addition, they are advised to take regular Ante Natal Care services and delivery at the hospitals. This helps to reduce morbidity and mortality of both mother and young ones.

As on March 31, 2016, 285 members were provided with wage loss compensation worth Rs. 525,000 in Melmaruvathur, Tindivanam, Arni and Sankarapuram zones. This fund was collected as donation from the public, specifying the purpose, during the eve of Gandhi Jayanthi.

**7.3 Health Camps:** The Mutual Benefit Trusts are encouraged to organize health camps in collaboration with nearby govt / charitable hospitals to benefit the families of SHG

members. They are mostly conducted free of cost. The following health camps were organized during the reporting period.

- i. **General Health Camps** are conducted with a panel of doctors to check for any specific health problem. In case of minor problems, treatment is provided and other cases were referred to the nearby hospital, where the patients are given free treatment under State Govt Insurance Policy. During the reporting period, 6,257 persons were benefited under general health camps.



- ii. **Eye Camps** are conducted in collaboration with Eye Hospital such as Aravind, Sankar Netralaya free of cost. The members with eye defects and eye related problems were brought to the camps and test conducted by ophthalmologists. Cataract persons were provided with intraocular lens to correct the defective vision. During the reporting period, 1,763 persons were covered under eye camps, of which 407 patients were treated for cataract problems free of cost.

ASSEFA would like to acknowledge the services of the following hospitals, which are regularly helping us in organizing health camps as and when required.

- Tagore Medical College and Hospital
- Madurai Meenakshi Mission Hospital
- Aravind Eye Hospital, Madurai & Pondicherry
- SKG Hospital, Thirumangalam
- Shanthya Hospital, Madurai
- Sankar Netralaya Eye Hospital, Krishnan Kovil

## 8. IF MARRIAGES NOT MADE IN HEAVEN, THEN WHERE?

Community marriage is introduced to address the social problems of dowry and lavish spending, which put them life-long debt burden. The simple and inexpensive, but a dignified marriage brings the blessings and goodwill of the whole community.



Thus, ASSEFA encourages women self help groups to organize Community Marriages to promote communal harmony and inter-religious amity in rural areas. Community marriages are organized in such a manner that the marriages of different religious faiths take place simultaneously – embodies mutual respect for other religion and to ensure inter-religious amity and communal harmony.

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 were received special significance with women groups in various projects which had successfully conducted community marriages earlier. As on March 31, 2016, a total 2,299 couples from Hindus, Muslims and Christians, from economically weaker sections of the community had been benefited. During the reporting period alone, 366 couples were benefited.

In January 2016, about 600 couples, who had married under ASSEFA's community marriages, had participated in Gandhi Dharsan celebration event organized at Madurai Gandhi Memorial Museum and shared their experiences in respect of marriage and their life after marriage.

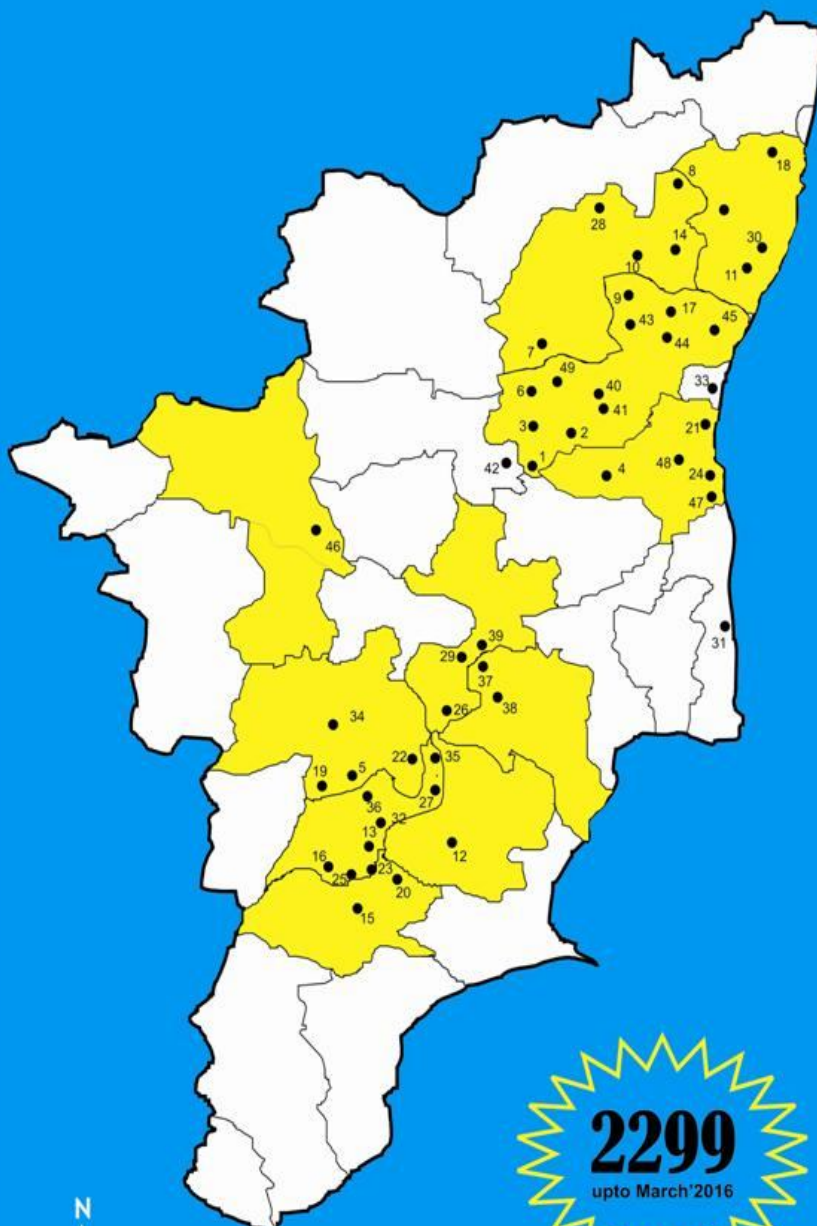
The couples and the workers who were part of these marriages were honoured. A book on "Community marriage" was released and the couples were blessed by the religious leaders.





# ASSEFA COMMUNITY MARRIAGES

At a Glance



1	Chinnasalem
2	Thiyagadurgam - 2 times
3	Kallakurichi - 3 times
4	Vridhachalam
5	Nilakottai
6	Sankarapuram - 5 times
7	Thandrapattu
8	Vembakam - 3 times
9	Gingee
10	Peranamalur - 2 times
11	Achirapakkam - 2 times
12	Sivagangai
13	Thirumangalam
14	Anakkavur
15	Virudhunagar
16	T.Kallupatti
17	Tindivanam
18	Kunrathur - 2 times
19	Vathalagundu
20	Kariyapatti - 2 times
21	Cuddalore
22	Natham - 3 times
23	Kalligudi
24	Chidambaram
25	Koodakkoil
26	Marungapuri
27	Melur
28	Aarani - 2 times
29	Manapparai
30	Pooriyampakkam - 3 times
31	Karaikal
32	Madurai - 2 times
33	Pondy
34	Pannaikadu
35	Kottampatti
36	Vadipatti
37	Keeranur
38	Alangudi
39	Virallimalai
40	Thirunavallur
41	Thirukovilur
42	Pethanayakkanpalayam
43	Melmalayanur
44	Vannur
45	Melmaruvathur
46	Vadugapatti
47	Vallampadugai
48	Kurinjpadi
49	Rishivandiyam

## 9. EDUCATION: A TOOL FOR NEW SOCIAL ORDER

ASSEFA has been into education sector for the last thirty eight years. Education, one of the priority programs of ASSEFA, is offered to the rural children by establishing schools in the safe and learning environment with necessary teaching and learning facilities.

ASSEFA believes that the Schools must function as a Second Home to provide an ideal home atmosphere at the schools, since most of the rural parents who are poor find it difficult to provide the ideal home conditions. ASSEFA recognizes that school is the ideal setting for bringing up the child without breaking family bonds.



In this context, ASSEFA has well-defined roles for its teachers, who are trained to act as mothers and spend time in the class rooms providing love and affection to each child. In essence, ASSEFA believes that the children are the most valuable asset to the rural poor and they deserve the maximum possible investment to help them grow and evolve into responsible citizens.

With this view, ASSEFA has developed an intensive education program, encompassing all aspects of rural life, for the fuller development of the children through Holistic Education approach.

The Uniqueness in ASSEFA schools:

- Schools act as nucleus centers for cultural, social and economical development process
- Owned by and accountable to the community.
- Teachers from local areas, residing and living with the community in the school villages.



- Teaching and Learning Non-Violence at all levels, as the follow up to the UN Declaration of 2001 to 2010 as a “Decade for the culture and peace to the children of the World”
- Life skill education in addition to regular curriculum. Students learn yoga & meditation, rural livelihood activities like dairying, poultry, goat rearing, etc.
- Special focus to slow learners and physically challenged students
- Non –threatening examination system.
- Equip leadership qualities, sharing of responsibilities and collective working through forums like “ Balar Sabha”, “Kutty Doctors” etc
- Special focus on Health education aimed at Personal Hygiene, Nutritional requirements, Environmental Hygiene, Sanitation, etc.

At present, education is offered to the children of all age groups irrespective of caste, religion and gender. The services include primary education, middle school education, high school education and higher secondary education. English medium is also offered in some schools based on the demand from the locals.

As on March 31, 2016, 11,918 children are benefited with the support of 476 teachers. There has been decrease in the strength on comparison with last year. This is due to the



stringent norms brought out by the Government of Tamil Nadu for the renewal of the recognition of the existing schools

ASSEFA senior operational team for Education from the respective zone has decided to provide

quality education to the optimum level of children by strengthening the schools that qualify for renewal from the government.

Zonal wise present strength as well as target coverage of students in short term

<b>Zonal wise coverage of Students</b>				
<b>S. No</b>	<b>Name of Zone</b>	<b>Students Strength</b>		
		<b>Present</b>	<b>Optimum enrolment level</b>	<b>in %</b>
1	Natham	4893	7000	70%
2	Kariyapatti	718	1500	48%
3	Sivakasi	515	750	69%
4	Uthiramerur	2916	4000	73%
5	Coastal Area	1241	2000	62%
6	Madurantagam	1002	1250	80%
7	Gingee	633	1000	63%
	<b>Total</b>	<b>11,918</b>	<b>17,500</b>	<b>68%</b>

**Note:** Refers students studying in schools managed directly by ASSEFA. Informal schools are not included

The teachers require special skills to offer teaching in the ASSEFA schools, as they need to teach comprehensive education. The new recruits, generally, need lots of training to deliver these services. Some teachers stay on and a few others tend to leave the job.

In order to overcome these challenges, ASSEFA promoted College of Education at Silarpatti to train new cadres of teachers. The College is recognized by the National Council of Teacher Education, Bangalore, and is part of mainstream institutions.

This year, the college trained 47 students and they were conferred, after successful completion of the course, with Bachelor of Education degree from Tamil Nadu Teachers Education University. This year, bright teachers qualified from the college were recruited for schools at Pooriyampakkam as well as at Thandikudi villages.

Similarly, ASSEFA Sarva Seva Teacher Education Institute has been functional at Pooriyampakkam in Chitamur block. The Institute offered two years training program. On successful completion, the students are conferred with Diploma. This year, the institute has enrolled 49 students.

## 10. ACQUIRING KNOWLEDGE: LEARN, OBSERVE AND EXPERIMENT

Capacity building is one of the continuous processes in ASSEFA being undertaken to enhance the skills and knowledge of the human resources in ASSEFA group. This includes workers, part time workers, volunteers and the beneficiaries. As on March 2016, the total human resources in ASSEFA group, which has promoted 159 program wise organizations, to carry on the development initiatives stood at 3,274.

- i. **Strategic Planning:** In July 2015, the top management organized two days get together, one day each for Development workers and Education workers. Each day, nearly 100 persons of the senior and middle level management teams of the respective sectors participated and shared their experiences in respect of challenges and responses in implementing each program. Two senior Development consultants, Sri. R Sundaresan and Sri Olaganathan facilitated the meeting and brought out a report on the outcome of the meet for follow up action.
- ii. **Program specific training:** The senior team managing the respective programs organized program specific training cum exposure visit in agriculture farming, dairying, tailoring, micro credit, community health and education, were arranged to not only workers but also to the target families.



Some of the salient features of this training are as follows:

- A team of twenty five farmers attended the “Exhibition on Livestock Rearing” at Trichy, on the invitation from Tamil Nadu Veterinary and Animal Science University to learn the advancement in the field of dairy, goat rearing and country chicken.
- A team of eighteen farmers were organized for an exposure visit to “Agri Exhibition” held at Coimbatore to learn the new techniques / update in agriculture and livestock.
- Training cum exposure visit organized for 7 watershed projects of NABARD implemented by other NGOs at T Kallupatti. Trainings were given to 280 farmers.
- Training on dry land farming to 100 farmers in collaboration with SPIC at Kalligudi.

- Exposure visit organized to “Guava Producer Company” at Ayankudi near Palani to benefit 30 farmers.
- A four member’s team took training for a week at TATA factory, Hyderabad on RO water plant hardware management.
- Training given to selected SHG members on hardware management of sewing machines in all nine zones. It was organized in collaboration with USHA International to benefit 10 women SHG members.

iii. **Induction of new recruit:** The new workers recruited for specific programs were arranged induction training by the respective senior team. This included class room section and field visit. In case of Education sector, a “Foundation Course” is developed exclusively to induct new recruits.

iv. **Gandhi Dharsan Celebration:** Three days celebration was organized at Gandhi Memorial Museum, Madurai. First day nearly 1,250 farmers had participated along with delegates from financial institutions, Agri marketing and technology service providers. The outcome of the meeting revealed the following three major areas for intervention in agriculture and allied activities.

- a) Timely financial services
- b) Technological intervention and
- c) Market linkages.

The book on Gandhian economy was published at the end of the day.

Second day, about 600 couples, who had married under ASSEFA’s community marriages, had participated and shared their experiences in respect of marriage and their life after marriage. The couples and the workers who had arranged their marriages were honoured.

A book on “Community marriage” was released and the couples were blessed by the religious leaders.

Community marriage for 108 couples was arranged in the third day. Nearly 3,500 women SHGs had participated and blessed the newly married couples.

# ASSEFA SPREAD

In TAMILNADU

