



ASSEFA 2018-19



Translating the philosophy of

GANDHI - VINOBA - J.C. KUMARAPPA

In reshaping the rural communities



ASSEFA Experiments

For the last five decades

Gandian Vision

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Acronyms

- **ANC** Ante Natal Care
- **ASSEFA** Association for Sarva Seva Farms
- **FNF** Federation of Nidhi Foundation
- **MCH** Mother and Child Health
- **NABARD** National Bank for Agriculture and Rural Development
- **PNC** Post Natal Care
- **PHC** Primary Health Centre
- **RO** Reverse Osmosis
- **SJSK** Sarva Jana Seva Kosh
- **SLEMBT** Sarvodaya Livelihoods Ensuring Mutual Benefit Trust
- **SHG** Self Help Group
- **SMBT** Sarvodaya Mutual Benefit Trust
- **SNFL** Sarvodaya Nano Finance Limited
- **SSGS** Sarva Seva Gramodhyog Samithi
- **Gramkosh** Village common fund

1. Reshaping the rural communities

The best way to find yourself is to lose yourself in the service of others

- M. K Gandhi -



The World is celebrating the 150th birth anniversary of Mahatma Gandhi, the father of non-violence. He is a visionary and an idealist. He bestowed a mid-path to capitalism and communism for social reconstruction, as he found these two systems would lead to violence, exploitation, lack of freedom, etc.

Gandhi wanted to build a moral and ethical community through Sarvodaya, a model which is an ideal society to be founded upon non-violence, equality and freedom. He gave primacy to justice which he considered to be synthesis of non-violence, equality and freedom.

ASSEFA was born on the eve of Gandhi centenary year of 1969. Though, its initial mission was to develop the Bhoodan¹ wastelands to settle the poor peasants, but subsequently kept on changing its approach and programmes based on the needs of the people, keeping Gandhian vision as the guiding principles.

¹Bhoodan/land gift movement was started by Acharya Vinoba Bhave, the spiritual heir of Mahatma Gandhi to collect lands as gifts from landlords and distribute them to landless peasants. He collected nearly 4.18 million ha of land.

Being the Gandhi 150th anniversary coincides with ASSEFA 50 years of services to the rural development, ASSEFA wanted to take stock of its services aligning with Gandhian vision for developing rural India.

According to the Gandhian vision for rural India, a village republic, which he took as the basic unit, would have a new social order with non-violent, self-governed and self-sufficient aspects. The village community should be self-sufficient to meet its basic needs.

The village would get produce from neighbourhood villages in exchange for its own produce. He stressed the need for cottage industries in place of big industries, as it provides employment to meet the needs of the villagers and facilitate village self-sufficiency.

He realised the need for integrated rural development and believed that education, health and vocation should be properly integrated. He emphasised the need for education and training which he called 'Naitalim' for rural reconstruction.

It would be the responsibility of the village council to protect and uplift the poor and other vulnerable people. It would also be capable of defending itself against any invasion through a peace brigade of volunteers. Resources for Gandhian approach to manage village affairs would be raised from the villages. Gandhiji also emphasized the principles of trusteeship in social and economic affairs.

The following chapters explain the approach of ASSEFA to each of Gandhian vision for rural India. It also explains the progress of ASSEFA programs for 2018-19 and its plan for the future.

2. Democracy at the bottom

The weakest should have the same opportunity as the strongest

- M. K Gandhi -

“By Ramrajya, I do not mean Hindu Raj. For me, Ram and Rahim are one and the same deity. The ancient ideal of Ramrajya is one of true democracy in which the meanest citizen could be sure of swift justice.”

-Mahatma Gandhi 1929



Indian National Congress @INCIndia www.inc.in

Gandhi believed that grassroots democracy or village republics could be built only through decentralisation of social and political power. In such a system decision-making power will be vested in the village council. In case of necessity to form any federation for coordination, it should be through voluntary offer of every village council.

ASSEFA adopts the similar approach to the development of villages. When ASSEFA undertook the development of Bhoodan wastelands, farmers were brought under functional group to discuss, plan and develop the lands collectively. The same was adopted to develop “Gramdhan” lands where the ownership of the lands remained with village councils and the farmers enjoyed the benefit collectively.

As and when ASSEFA expanded its programmes, other functional groups like *dairy, artisan guild, vegetable growers, tree crops growers, education*, etc., were formed with aspiring members to collectively participate in their development.

Gram Sabhas were promoted in each village with participation of all section of the villagers. Their role is to discuss and mitigate common issues including conflict resolutions.

Similarly, women self-help groups were promoted to address the issues of women members, as they were not able to raise their voice in the common forums.

Based on the necessity, functional groups were federated at area level. For instance, 113 federated bodies had been formed for SHGs and 22 for dairy groups alone.

The elected representatives of these functional groups form the governing council of the respective federations. The main functions are to guide, support and coordinate the activities of the functional groups.

The experience shows that promotion of different functional groups was a successful strategy. Only interested members became the part of functional groups. Hence, their participation and involvement were effective and dynamic even in second and third generation.

Similarly, the federated bodies of the different functional groups are also active and vibrant as it continues to work for the betterment of the concerned groups.

Though Gram Sabhas played actively in the development of villages, but subsequently, ASSEFA encouraged them to align with government promoted gram sabhas to avoid duplication. Many of the trained members have been elected to the local bodies for different levels and are performing well.

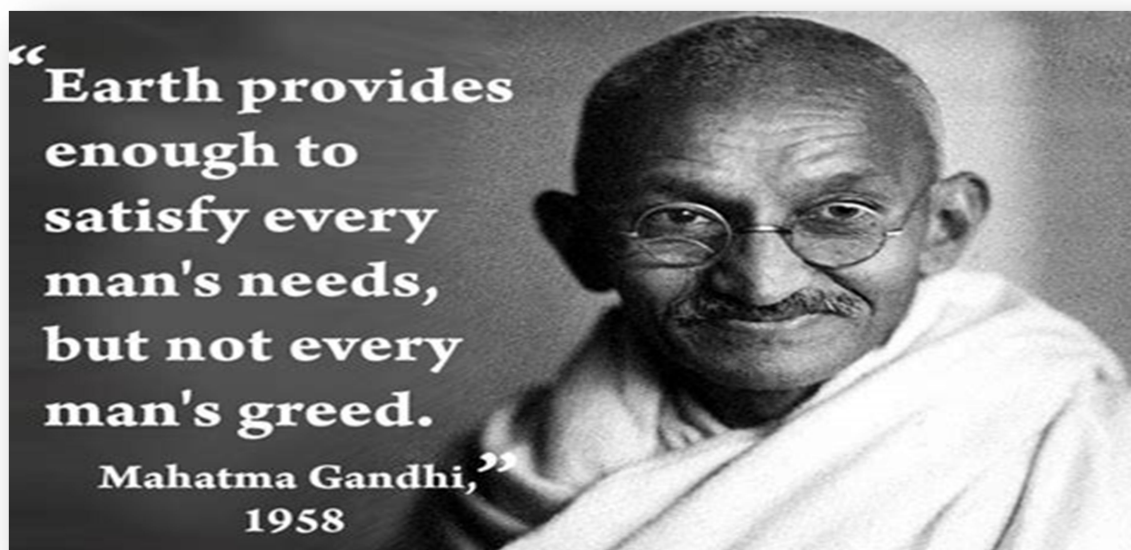


Gram Sabha Meeting in progress..

3. Community Resources for Sustainability

Earth provides enough to satisfy every man's need but not every man's greed

- M. K Gandhi -



Resource is one of the key factors in developing villages. Gandhi suggested that resources needed for managing village affairs should be mobilized from the villages.

ASSEFA mobilized resources in the villages by promoting “Gram Kosh”. The surplus income earned by the villagers is built up separately at the village level for economic programs of the villagers on a revolving basis.

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

Subsequently, ASSEFA streamlined the operation of the Nidhi Foundations, by federating the Nidhi Foundations at the area level to guide and support Nidhi Foundations in managing the revolving funds effectively.

In the late 1980's, ASSEFA promoted Sarva Jana Seva Kosh, a non-banking financial company for two reasons.

- To provide professional inputs to the federations of the Nidhi Foundations and
- To bring the credit system under the purview of the proper legal entity

As of now, SJSK is managing 251 million rupees of community funds by supporting the villagers for agriculture, livestock rearing and associated activities that generate employment opportunities for the local people.

Similarly common resources worth Rs 300 million rupees were built by the women self-help groups to meet the credit needs of the women. A three-tiered community structure was established to manage these resources.

The local resource mobilization for development of villagers was a grand success. It helps to support the people for their credit needs on timely basis. Moreover, the sense of ownership among the communities enabled to continue the operation without any disturbance by the external factors.

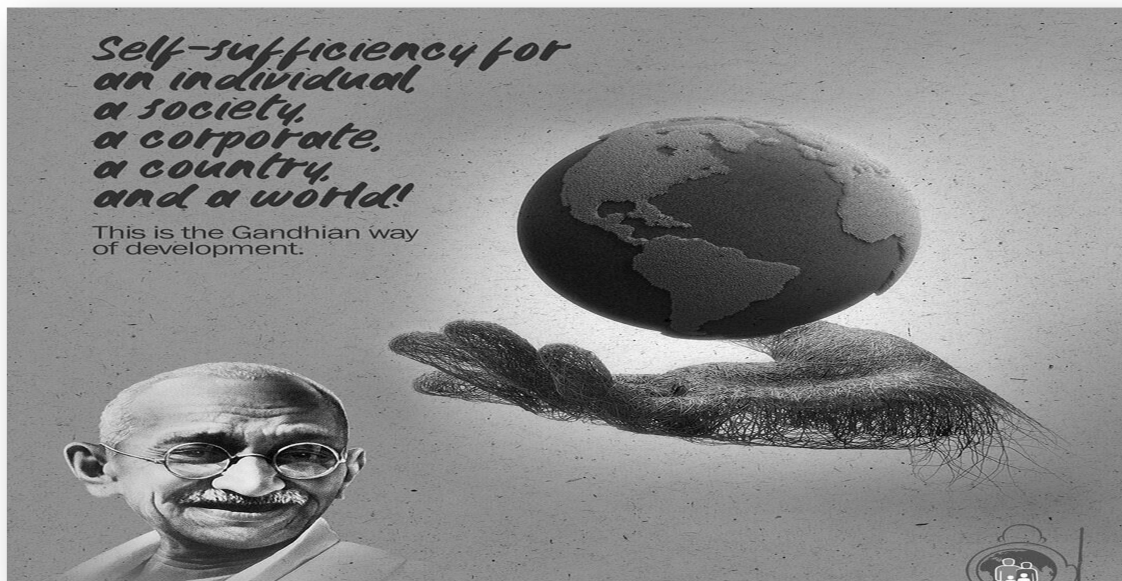


Financial transaction at Federation of Nidhi Foundation...

4. Meeting the Basic Needs for self-sufficiency

To forget how to dig the earth and tend the soil is to forget ourselves

- M. K Gandhi -



According to Gandhi, the village should be self-sufficient to meet its basic needs such as food, clothing and other necessities. The village should produce food-crops and cotton. Some lands should also be earmarked for cattle and for growing useful cash crops to enable the village to get in exchange things which it does not produce.

The village economy also depends upon primary sector i.e., agriculture and allied activities. Intervention in this sector will not only strengthen the village economy but also provide employment opportunities, mostly physical labour, to the villagers.

ASSEFA was started with the primary objective of developing bhoodan waste lands, collected by the Acharya Vinoba Bhave, under the Bhoodan movement, to settle the poor peasants. Thousands of acres of lands distributed to the farmers remained unused as these lands were barren and uncultivable conditions.

These farmers were initially brought under functional groups. Based on their needs, ASSEFA supported these farmers to bring these lands under cultivation. Similarly, other lands that remained unused due to lack of water for irrigation were taken up for

development through watershed projects. With the support of NABARD, 88,815 acres of lands were developed across Bihar, Jharkhand, Maharashtra and Tamil Nadu.

Further, farmers were encouraged and supported to cultivate traditional food crops such as cereals, pulses and minor millets. In potential areas, farmers were also supported to cultivate cotton. Recently, in collaboration with Swissaid, ASSEFA is involved in reviving the traditional cotton in T. Kallupatti area of Madurai district, Tamil Nadu.

Tree crops are promoted with interested farmers to give perennial income as well as for long term investment. In addition, tree crops help to improve environmental conditions like preventing top soil erosion, change in micro-climate, bringing new eco-system and so on.

The farmers are supported with livestock especially milch animals, goat and sheep. In some villages, livestock provide main source of income for the landless farmers. The integration of agriculture and livestock not only helps the farmers, in general, to generate more income but also reduces the risk in generating income.

ASSEFA has also promoted and supported rural industries in adding value to milk, paddy, pulses and minor millets. This helps the farmers to consume their produce and also share it with neighbourhoods. ASSEFA uses the SMTs as market outlets to sell rice, pulses, minor millets, edible oils, pepper, coffee, tea, etc. On the whole, ASSEFA follows the principles propounded by J C Kumarappa, the Green Gandhi, in his "Economy of Permanence" with the focus on sustainable agricultural practice without disturbing the nature.

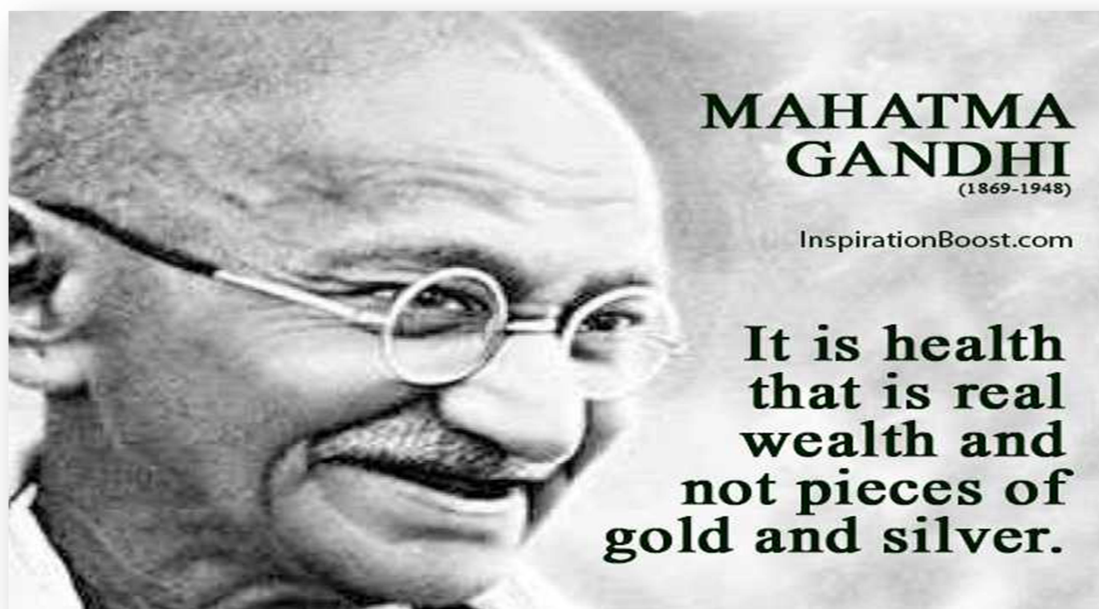


A farmer harvesting the food crop..

5. Health and Hygiene

It is health that is real wealth and not pieces of gold and silver

- M. K Gandhi -



The major diseases among the people are caused due to ignorance and neglect of health and hygiene. Gandhi had said that water, food and air must be clean and we should not be satisfied with mere personal cleanliness but also the surroundings.

ASSEFA adopts a holistic approach to health and hygiene through promotive and preventive care services such as improvement of dwelling places, construction of toilet and sanitary facilities, supply of drinking water, healthy food, promoting tree crops, health education for children, etc.

Replacement of roofing and flooring, provision of ventilation facilities, smoke-less kitchen, sanitation, etc., are provided under improvement of dwelling places. Similarly, ASSEFA has been working with the concept of “toilet for each house”. The toilet ensures not only hygiene but also safety and security for women. Separate organizations have been promoted exclusively to provide these services.

The supply of safe drinking water has been done for nearly five decades. In the 1970's, ASSEFA dug wells in Tanjore and Thiruvathur areas of Tamil Nadu for dalit communities, as they were not allowed to use the drinking water from the community utility. In the 1980's established hundreds of 'MARK 4' hand pumps in Uthiramerur, Sivakasi and Kariyapatti areas for drinking water purposes. Similarly, overhead tanks were established to store and distribute the drinking water.

In 2014, the drinking water problems were addressed by establishing “community drinking water” project with the support of TATA. Accordingly, RO water plants are installed in villages to be operated by the trained local youths. Each plant supply water to 500 families. Nearly 100 RO plants are established to benefit about 50,000 families.

In addition, the villagers are supplied with healthy food materials under “Annapoorani scheme”. ASSEFA supports the local farmers to add values to their produces and distribute to SHG members through SMTs for consumptions needs.

To create better environment, ASSEFA encourages each households to plant tree plants such as *medicinal plants, fruit bearing plants, timber wood plants, etc.*, in their backyards.

ASSEFA promotes health and hygiene in its Schools through the concept of “Kutty Doctor”. Accordingly students are trained in health and hygiene and assigned them to maintain personal hygiene among their mates and also provide first aid to them. In addition, mid-day meals are supplied to the children to address malnourishments.

To provide regular services to the villagers, volunteers preferably women are selected and given intensive training in health and hygiene with professionals. These volunteers offer free services in terms of supplying medicines for common diseases such as fever, headache, diarrhoea...as well as first aid services under the guidance of professional doctor.

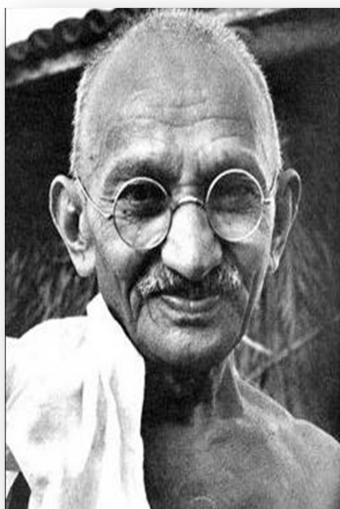


Distribution of new-born kits to the young mothers...

6. Basic Education

Education I mean an all-round drawing best in child and man in mind, body and spirit

- M. K Gandhi -



If we are to teach real peace in this world, and if we are to carry on a real war against war, we shall have to begin with the children.

(Mahatma Gandhi)

According to Gandhi, the education should aim at developing model villages. He laid stress on the moral aspects of education and not on the intellectual sides alone. Character building was independent of literacy training and it cannot be imparted through books.

He felt that every man should take pride in his work and while receiving education he must learn to earn his bread. This, he thought, would make the child physically fit and develop in him the capacity to work for him as well as for society.

Education in ASSEFA has been evolved through successive experiments. The first school began patterned on David Horburgh's educational principles. There were no fixed classes, no examinations, no grades. Learning was purely discovery oriented and child controlled and only competence in a subject was assessed.

The children were enjoyed this system but not the parents. ASSEFA also realized that although the concept was excellent, it needed to be modified taking into account the larger system. The positive aspects of the approach were retained, but the requirements from the point of view of the larger system, for example conducting classes and examinations, were introduced.

ASSEFA's core principles of Education program includes

- Develop the rational, mental abilities and facilitate the physical health of the child.
- Develop the all-round self-expression faculties and special skills of the child
- Give a practical education to enable the child to make a living

- Provide enough experience and exposure to give the child a more comprehensive view of the world and
- Develop the child to understand and appreciate the cultural heritage, moral values and traditional crafts.

ASSEFA offers curriculum other than government prescribed curriculum. It includes environmental sciences, yoga and meditation, learning non-violence and other activities such as games, sports, cultural activities, traditional arts and crafts, vocational skills, field trips, laboratory and project works. Education also covers moral, social and civic aspects, and thus become a tool for positive social change.

Education includes physical development and well-being too; only a healthy child can learn well. Therefore the schools are provided training in health and hygiene, supply of nutritive food and cooperation with Primary Health Centres in universalizing immunization.

To deliver these services, trained teachers are needed. They should not only be expert in their subjects but also have knowledge on the local socio-economic conditions and dynamics of the local environment.

Hence qualified teachers are selected from the local area. They are given handholding intensive training on subjects, teaching methodology, inter-personal skills, psychology, etc. Teachers are encouraged to stay in the school campuses for better understanding of the children's environment and a closer rapport with the community to provide services to the students and community.



Yoga and meditation classes under progress..

7. Gender Equality and Justice

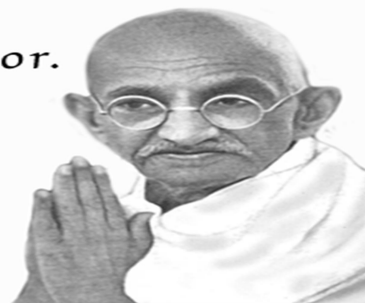
There is no occasion for women to consider themselves subordinates or inferior to men

- M. K Gandhi -

To call woman the weaker sex is a libel; it is man's injustice to woman. If by strength is meant moral power, then woman is immeasurably man's superior.

M. K. Gandhi

MAHATMA, Vol. 3, p. 33



Gender discrimination continues to be a major issue. Traditional patriarchal practices have downgraded women to secondary status even within the families and in workplaces. This drastically affects women's health, financial status, education, and political environment.

Women are commonly married at a very young age and soon become mothers, and are then burdened by stringent domestic and financial responsibilities. They are frequently malnourished since women typically are the last member of a household to eat and the last to receive medical attention.

Gandhi ji described; "*Woman as the embodiment of sacrifice and ahimsa.*" He said that women have an equal right to live and are equally necessary to keep the world going. He was uncompromising in the matter of women's right and wanted to treat daughters and sons on an equal footing of perfect equality.

Considering importance of women contribution to the development of their families and villages, ASSEFA is giving special focus to empowerment of the rural women. In order to make them participate in the development process, separate platforms have been established at village level and federation of SHGs at block level.

These platforms helped them to participate in planning and implementing economic and social programs at village and area development as well as increase their interactions with society. In some area it enabled the women to control over immovable assets and act as counselling centres.

The maturity of these SHGs are demonstrated by their participation and addressing social issues such as dowry problem, wage loss during pregnancy, underweight of the new born babies, economic insecurity of girl children, etc. These problems are to some extent met by mass wedding, providing wage loss compensation, distribution of heifer calves, etc.

The continued interaction among them made these women confident and capable of living independently. They participate in family development including in decision making. They are now able to prioritise their budget for their earnings, which generally, is children education.

They have increased contacts with various stakeholders in the societies due to participation in mass mobilisation programs. This helps to bind not only with their family members and relatives but also encompasses people irrespective of caste, religion and different economic status.

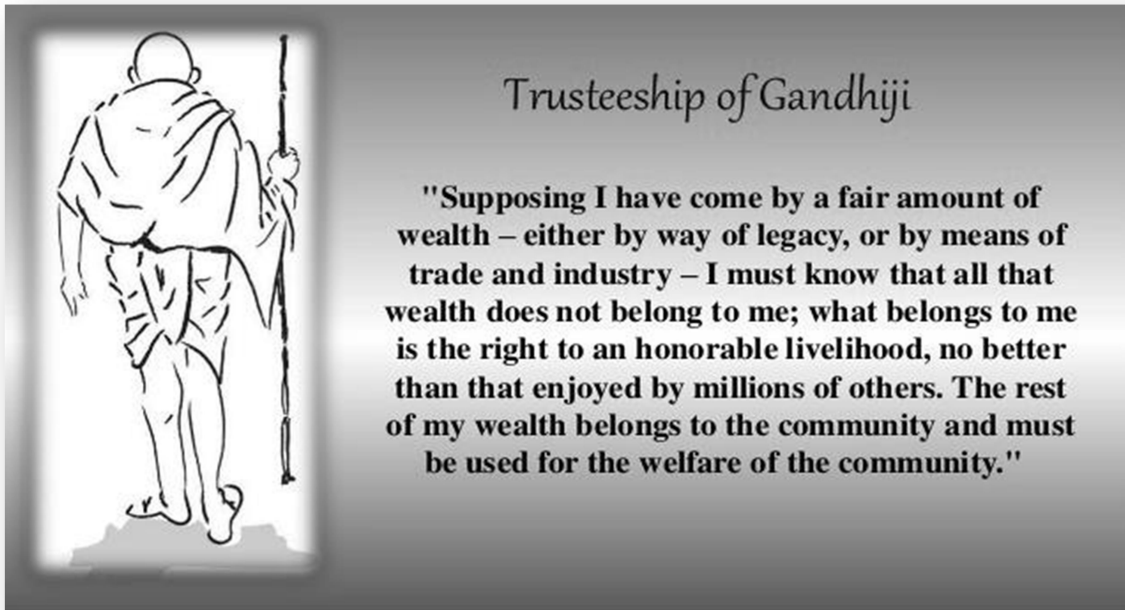


Meeting of women self-help groups in progress..

8. Trusteeship in the place of private and state ownership

Seek not greater wealth but simple pleasure

- M. K Gandhi -



Gandhi was not against the institution of private property. But he wanted to restrict the right of private property to what was necessary to yield an honourable livelihood. For the excess he prescribed the principle of trusteeship. Trusteeship provides a means by which the wealthy people would be the trustees that looked after the welfare of the people in general.

ASSEFA has been working with the concept of Trusteeship since the beginning. The development of wastelands under “Gramdhan” approach was implemented under trusteeship model. The farmers surrender the ownership of their lands to the village community. The income earned from the lands was shared among the farmers.

Subsequently, when ASSEFA expanded its programmes to benefit larger section of the people, different functional groups were established in the villages. These functional groups were federated for coordination and arrange necessary support services. As on date, 161 federated institutions have been formed with trusteeship model.

The owners of these institutions are the functional groups. The surplus earned by these institutions is not shared by any individual, but ploughed back to benefit large number of people in the respective sector.

For instance, Sarvodaya Nano Finance Ltd was established under trusteeship model. The main objective was to address the issues of rural women through financial services.

SNFL operates with a three-tiered community based structures on the 'Gandhian Trusteeship Model'. The shareholders of the company are the federated bodies of the women self-help groups. i.e., women SHGs at the block level are federated and registered under Mutual Benefit Trust Act. ASSEFA has promoted 113 Mutual Benefit Trusts.

The MBTs have mobilized the common fund from the SHGs and invested the same in SNFL as equity. Hence, SNFL, when it makes any surplus is designed to plough back the same for the development of the women through self-help groups.



Women self help group in the coastal area...

9. Harmony and Solidarity

The future depends upon what you do today

- M. K Gandhi -



Peace does not imply simply 'absence of war'. Rather, it implies justice, equity and 'freedom from fear'. Without inner peace and growth of spirituality at the individual level, there can't be any peace and tranquillity at the global level.

Nowadays mankind is plagued by consumerist culture, rise in crime, unemployment, communal riots, economic inequalities, etc. The focus has also shifted from territorial to human security. The threat to human security can come from anywhere, at any time and dealing with it requires more constructive and peaceful ways.

ASSEFA introduced the mass wedding program to bring people of different caste, religion and economic status together and work collectively for the good cause. Many daughters of the SHG members remained unmarried due to economic and social reasons such as being orphaned or handicapped.

The ideal partners for these girls or boys are identified by the SHGs and the marriages are arranged in such a manner that the marriages of different religious faiths take place at the same time and venue – embodies mutual respect for other religion and to ensure inter-religious amity and communal harmony.

The couples are offered with thirumangalyam made of gold, new wedding dresses, 32 household items to start their new life along with heifer calf and mega feasts. The entire expenses are mobilized locally by SHGs from the philanthropists and other well-wishers. The parents need not meet any cost for the marriages.

The mass wedding program also addresses the problems of dowry and lavish spending. The simple and inexpensive, but a dignified marriage brings the blessings and goodwill of the whole community.

In areas, where communal violence is prevalent, the mass wedding help to bring people closer to each other for a better understanding on various issues. As on March 31, 2019, ASSEFA has solemnized 2589 couples from all religions as man and wife.

Similarly, ASSEFA introduced community based social security for the pregnant women. ASSEFA, in general, works mostly with poor and vulnerable section of people and their main income is through farm labour. They get income only when they attend. Hence, the pregnant ladies, even during advanced stage, compelled to work due to fear of losing their wage.

ASSEFA addresses this issue by providing wage loss compensation to the pregnant ladies. A campaign was organized during the period of Gandhi Jayanthi to collect donation to provide wage loss compensation..

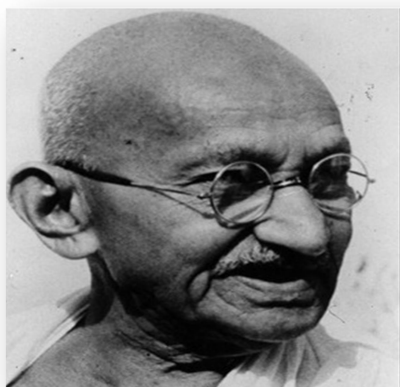


ASSEFA community marriage..

10. Learning and teaching of Gandhian Philosophy

If I have the belief that I can do it, I shall surely acquire the capacity to do it

- M. K Gandhi -



The best way to find yourself is to
lose yourself in the service of
others.

— Mahatma Gandhi —

Practising Gandhian philosophy in the rural development sector has earned ASSEFA as a respected, neutral and committed organization. It has received supports and guidance from all quarters. In the last five decades, ASSEFA has expanded its services across 10,000 villages touching the lives of more than 1,845,700 rural families.

The building of functional groups with democratic principles has enabled to meet the aspirations of the people and provide the right kind of supports required by them. In the era of globalization, ASSEFA is able to establish its relevance, even today, to the rural masses. The establishment of the federated functional groups under Trusteeship model helps to invest the surplus fund so as to support more families.

The services to women have enabled ASSEFA to address not only their issues but also spread the vision of ASSEFA in the villages. Presently, most programs are implemented by the women. The recent project on digital literacy program have equipped the rural women to march ahead into the era of digital world

The four decades of services in promoting basic education also played significant role to bring in the new generation into mainstream of rural development. When ASSEFA introduced education, many children were first generation learners. Over the years, hundreds of thousand children were benefited. Some went on to complete higher studies and settle in cities with good jobs. Those who stayed in the villages were actively involved in farming and livestock rearing besides acting as the good ambassador of ASSEFA's philosophy.

The local resource mobilization has also created positive impacts among the rural communities. It supported the local people for economic activities on timely basis. Besides, the management of this fund through trusteeship model has enabled to support more families without any disturbance from the external factors. When the financial institutions all over India were affected during the crisis in Andhra Pradesh in 2010-12, credit operation in ASSEFA was not affected as the local people had the sense of ownership of the community funds.

ASSEFA is proud to state that some of its Gandhian based programs, as given below, were taken up by other stakeholders including government.

- Women SHGs become the main channel for mainstream financial institutions for lending to the rural areas.
- The concept of rural weekly market yards was taken up by the Government of Tamil Nadu to support the farmers in selling their products directly to the local consumers.
- Distribution of new baby kit to maintain health and hygiene among the mothers and new-born was adopted by the State Government.
- The introduction of yoga and meditation in ASSEFA schools was gradually followed by other schools and recently in government schools.
- Activity based learning (i.e., craft based learning of Gandhi) of ASSEFA schools was incorporated in curriculum of government schools.

ASSEFA, from its experiences, feels that the principles of Mahatma Gandhi are very much relevant in respect of rural development. The real commitment from the volunteers to incubate, capacitate and guide the people based organization to take forward the Gandhian mission on a sustainable basis become an inevitable factor.



Farmers weekly market in Mallanginaru village..

11. Step up the speed to reach out the goal

A man who works regularly in a systematic fashion never sees overworked or tired

- M. K Gandhi -

ASSEFA has continued its mission of supporting the rural communities, as explained below, during the year 2018-19, in accordance with the principles of Gandhi.

a) Health and Hygiene (51,218 families) :

- **Toilet construction:** As part of clean and tidy mission, 1,124 families were provided with toilet facilities. In addition, 683 families were assisted to improve their dwelling places.
- **Community Drinking Water:** ASSEFA in collaboration with TATA Projects is continuing to supply safe drinking water under “Water Mission” by establishing community RO water plants. During the reporting period, nine new plants were installed to the rural entrepreneurs, each with a capacity to supply water to 500 families. As on date, 82 plants were installed to supply safe water to 40,000 families.

In addition, fifteen families were supported with micro household water purifier units. These families do not have access to safe water from either government sources or from ASSEFA RO plants.

- **Mother and Child Health:** Holistic MCH services were provided to the fishermen communities in Marakanam, Pondicherry, Cuddalore, Karaikal and Gingee. The lack of awareness on health care has resulted the women and adult girls suffering with anaemic problem.

The health team in the coastal area has provided the following services during the reporting year under the guidance of the senior lady doctor.

- Ante Natal Care to 470 pregnant ladies and Post Natal Care to 487 young mothers. Young mothers were also supplied with new born kits to maintain hygiene among the mothers and new born.
- Supplied nutritive mix to 1600 pregnant women, mothers and school children.
- Awareness created on health and hygiene among 1,556 persons.

Health camps were organized in other areas, with the support of hospitals benefiting 5,298 persons in 27 locations. The referral treatments were done at free of cost. For instance, 536 persons underwent cataract operation at free of cost.

b) Basic Education (11,942 children)

Holistic education is continued to support the rural children through regular schools and Sarvodaya Pailagam. Children aged between 3 years to 17 years old have been covered. These children are taught with regular curriculum as prescribed by the government and life skill education.

During the reporting period, ASSEFA has been engaged in “Natural Talent Development” Institutions like “Talent Reveal” of France and “Heartfulness Foundation”, Hyderabad. The objective is to identify and develop natural talents of the school children. The selective teachers from the schools of Madurantagam, Uthiramerur and Coastal areas were given orientation on natural talents.

c) Gender Equality (977,707 women)

- **Digital Literacy Program** has been implemented in collaboration with TATA and Google India. During this year, 1500 new saathis were trained in internet usage and they in turn created awareness among 879,142 rural women. In total, 2557saathis were trained and covered 1,711,142 rural women across 10,228 villages in 16 districts in Tamil Nadu.
- **Livelihoods for Saathis:** To promote livelihoods for the trained saathis, ASSEFA has been in discussion with AVANTI, the financial arm of TATA Trust. The purpose of this discussion is how to make the Saathis earn reasonable income.
- **Financial support for Economic Programs:** The support to rural women for livelihoods activities has been continued. With Sarvodaya Nano Finance Ltd, 98,565 women got the credit support to buy cows, goats and sheep, to undertake agriculture farming and petty business.
- **Niti Aayog Program:** The Union Government and TATA have selected 107 backward districts to develop as model districts and Virudhunagar district in Tamil Nadu is one among them. The development progress of this district is being assessed on the following key indicators:
 - ✓ Health & Nutrition
 - ✓ Education
 - ✓ Agriculture & Water Resources
 - ✓ Financial Inclusion & Skill Development
 - ✓ Basic Infrastructure

- During the reporting period, ASSEFA continued to assess the progress of this district based on the guidance provided by TATA.

d) Agriculture and Allied Activities for Self Sustainability (31,552 farmers)

- Farmers are supported to increase the production with multiple services under **farmers' renaissance scheme**, which is in operation across eighteen blocks in six districts of Tamil Nadu. As on March 2019, 11,963 farmers had been enrolled of which 3475 were supported with the following.
 - Cultivation of crops : 1,337
 - Milch animals : 797
 - Heifer calves : 63
 - Goats/Sheep rearing : 1,186
 - Agri marketing : 78
 - Mushroom cultivation : 03
- In addition, these farmers have been supported in marketing their products such as spices, coffee, tea, coconut oil and rice. Under the new initiative, namely, "**Annapoorani scheme**" it is proposed to market 30 products including minor millets, pulses, wheat flour and cooking oil for household consumption.
- **Karunganni cotton** is one of the desi cottons grown in southern Tamil Nadu. The introduction of American long stable cotton varieties has gradually wiped out this variety in the last couple of years. Farmers now understand the impact of cultivating American variety as it requires ideal climatic condition and application of chemicals to get the expected yields and that the net income from both is same.
- ASSEFA is planning to revive "Karunganni" in T Kallupatti area with the support of **Swissaid**. The preliminary study of household survey and the value chain of Karunganni cotton are completed. It is proposed to bring 1000 farmers under Karunganni cotton cultivation in the next three years period.
- ASSEFA is collaborating with **Samunnati, an agro value chain company** to support the small and marginal farmers with credit facilities. During the reporting period, credit worth Rs. 351.23 million was arranged for 17,560 farmers through SMTB for agriculture and livestock rearing activities.
- **Climatic proving project** is implemented in collaboration with NABARD. The purpose is to help the farmers adapt to climatic change in respect of crop cultivation, livestock rearing and tree crop cultivation. During the reporting

period, the project has been extended to three watershed areas in Sivagangai district in addition to existing three areas in Madurai district.

- **Dairy Farmers** are supported with multiple services including purchase of animals, extension services, collection, processing and marketing surplus milk. As on March 31, 2019, 10,517 farmers were directly linked with ASSEFA dairy companies in Natham, Thirumangalam and Chithamur areas. In Gingee and Chinnasalem, our dairy farmers have been linked with other Dairy Companies.

In Natham area, Milk Producers Company has been promoted this year to give focus to increase the milk production among the dairy farmers. The factory was also supported to set up milk by-products making unit to cope up with the expected increase of milk.

e) Harmony and Solidarity (24,833 initiatives)

- **Community Marriages:** During this year, community marriages were well received with the active participation of women groups in various project areas. The community marriages were conducted in 6 areas to solemnize 127 couples as men and wife. By the end of March 31, 2019, a **total 2589 couples** from Hindus, Muslims and Christians, and economically weaker section had been solemnized.
- **Wage Loss Compensation:** ASSEFA supported 967 pregnant ladies with wage loss compensation across 62 locations. They were also referred to government hospital for regular Ante Natal Care services and for delivery.
- **Spiritual get together:** ASSEFA organizes gathering of SHG members with spiritual inclination at temples to get inner peace and pray for world peace. During the reporting period, spiritual get together were organized in 31 locations with the participation of 2,162 women.
- **Gaja Cyclone** that struck in November 2018 had created havoc in the four districts in Tamil Nadu. ASSEFA was involved in relief operations in Alangudi block of Pudukottai district. Based on the assessment of the Saathis, the following services were provided
 - Supplied milk to young children, pregnant ladies and older women to benefit 21,601 families.
 - Assisted 50 families to undertake repairing of the damaged portion of their houses.

- Supplied drinking water through tankers. In addition, put up one RO water plant, donated by TATA Trust, at Kallupallam village to supply drinking water to 5 villages.

f) Forces behind the silent march:

ASSEFA and its affiliated organizations were able to carry this noble task with the support of core groups, specialists' and volunteers consists of 5,394 members.

g) Peace Communities – A way forward

As part of tribute to Mahatma Gandhi 150th birth anniversary, ASSEFA is planning to promote peace communities by selecting an area consisting of 100 to 150 villages and ensuring the following.

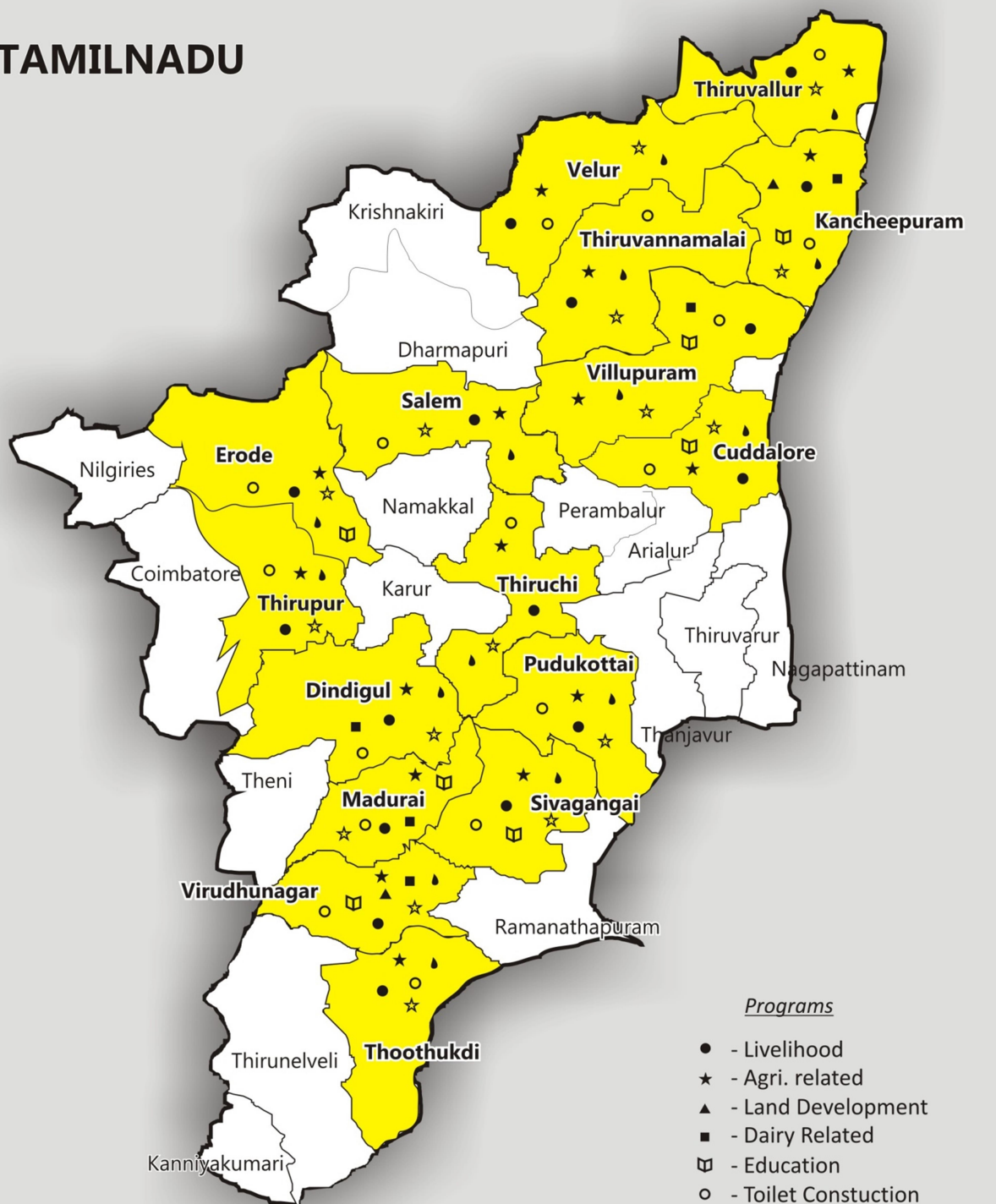
- **Presence of active functional groups** such as dairy, millet growers, pulse growers, cotton growers, women SHGs, etc. These groups with members from different religion, caste, etc., will work together for the common benefit. A separate committee will be formed to maintain community assets like temples, community tank.
- **Sustainable income from integrated farming:** Farmers and youths, who own lands, will be encouraged to practice integrated farming. They will be encouraged to grow multi-crops using desi seeds along with livestock rearing. The desi seeds are pest resistant and best suited to local climate.
- **Hale and healthy life:** Preventive and promotive health care services will be undertaken with access to safe drinking water, toilet and sanitation facilities, improved dwelling places, access to smokeless stoves and local healthy food products and promotion of tree crops in their house gardening.
- **Clean energy in domestic and farming system:** The villagers will be encouraged to use the renewable energy - solar power for lighting, pumping water, insect trapping, etc., and bio-gas for cooking and heating.
- **Holistic development of children:** All school going children will be encouraged to attend the schools. The school dropouts will educated through Sarvodaya Pailagam. The parents will also be advised to give their children with locally available healthy foods.
- **Harmony and Solidarity:** The concept of helping the neighbourhood will be inculcated through community marriages, wage loss compensation, spiritual

gathering and participate in helping others who are in distress due to natural calamity and other causes.

Hence, on the occasion of the Mahatma Gandhi 150th birth anniversary, ASSEFA is marching ahead by adopting the Gandhian ideology in restructuring the villages with J C Kumarappa concept of economy of permanence.

ASSEFA PROGRAMS & COVERAGE

TAMILNADU



ASSEFA – THE GLOBAL LINK AND SUPPORT

Mahatma Gandhi and Vinoba are the torch bearers to establish just social order based on love, co-existence and reverence for life on the principal of “Vasudev Kudumbam” (All belong to one family).

ASSEFA’s mission is not a mere development oriented, it is a never ending pilgrimage in which many individuals and organizations have participated. Our profound gratitude to them remains forever.

We list below some of them...

S. No	Organizations	S. No	Individuals
1	Action Aide, UK	1	Arunachalam K, Formerly Chairman, Gandhi Smarak Nidhi, Madurai
2	Action Village India, UK	2	Bernard Faure, Philanthropist, Switzerland
3	Aide et Action, France	3	Carlo Zunin Ermiglia, Founder, Livia Rubino Foundation, Italy
4	ASSEFA Italy	4	Chris Wilde, Co-founder of Action Village India, UK
5	Bosque Government, Spain	5	Deep Joshi, Recipient, Magasaysay Award
6	Caritas, India	6	Devandra Kumar Gupta, Formerly Vice Chancellor, Gandhigram University
7	CARPART	7	Franco Giordano & Rosanna, President ASSEFA Alessandria, Italy
8	CCFD, France	8	Franco Lovisolo & Elena Camino, Coordinator, ASSEFA Ortus, Italy
9	Christian Aide, UK	9	Giovanni Ermiglia, Co-founder of ASSEFA
10	CIDA, Canada	10	Itala Ricaldane, President, ASSEFA Genova
11	ILO, United Nations	11	Ivan Nutborn & Jennie Kitteringham, Coordinator, AVI, UK
12	Inter Pares, Canada	12	Jaganathan & Krishnamal, Gandhian & Alternative Nobel Prize Winner
13	IREC, Switzerland	13	Jeyaprakasam, Formerly Prof & Head, Gandhian Studies, MK University
14	Mani Tese, Italy	14	Marco Nikiferos, Formerly President, ASSEFA Italy
15	MSP, Italy	15	Mathew T K, Founder Deepalaya, New Delhi
16	NABARD	16	Paul Born, President, Tamiraky Community, Canada
17	PARTAGE, France	17	Peter Remegious Fr., Bishop, Nagascoil
18	Plan International	18	Piere Bemand Lauba, Senior Executive UNICEF, Switzerland
19	Rastriya Mahila Kosh	19	Pooja Nirmala Deshpande, Formerly President, Akhil Bharat Rachanamatmak Samaj
20	Save the Children, Canada	20	Ralph Richard Keithan, Co-founder, Gandhigram, Dindigul
21	Save the Children, Finland	21	S Pandian, Member, All India Harijan Seva Sangh
22	SDC, Switzerland	22	Solai, Senior Journalist
23	SFTN, France,	23	Sundaresan R., Veteran Gandhian / Consultant
24	Sight and Life, Switzerland	24	Swamy Vidhyanand Saraswathy, Formerly Chairman State Bhoodan Board
25	State Bhoodan Board	25	Tim Broadhead, Formerly President Inter Pares, Canada
26	State Education Department	26	Tony Mortlock, Philanthropist France
27	Stichting Gilles, Belgium	27	Vijay Mahajan, Chairman, Basix Group, Hyderabad
28	TATA Trust	28	Yves Poirier, Member, Global Solidarity Forum, Canada

Note: If someone is missed we regret for it

Gentle Flow of ASSEFA since 1969..

Period	Focus	Partners	Programs	States Covered
Phase I (1969 - 1978)	Developing Bhoodan Lands.	Landless farmers	<ul style="list-style-type: none"> Bringing waste land under cultivation 	Tamil Nadu Bihar, Maharastra, Karnataka and Rajasthan
Phase II (1979 - 1988)	Developing Gramadhan and Introduction of other programs	Farmers, women and children	<p>Integrated agri practices and initiation of other programs</p> <ul style="list-style-type: none"> Watershed & improve Irrigation facilities Food crops cultivation Social forestry Animal husbandry Children education & health care services 	Tamil Nadu, Bihar, Maharastra, Karnataka and Rajasthan
Phase III (1989 - 1998)	Community Development	Women, farmers and children	<p>Multifaceted approach</p> <ul style="list-style-type: none"> Land development Agriculture promotion Dairying and livestock rearing Development finance Khadi and village industries Children Education & health care services Women Development 	Tamil Nadu, Bihar, Maharashtra, Karnataka and Rajasthan
Phase IV (1999 - 2008)	Promoting and strengthening Community based organizations	Activity based groups at village level. Federated at block and state level	<p>Established C.B.Os with suitable legal entity.</p> <ul style="list-style-type: none"> Mutual Benefit Trusts (MBTs) <i>for women</i> Livelihoods MBTs <i>for farmers, artisans..</i> Education Trusts <i>for children education</i> SJSK, a NBFC <i>for Development finance</i> SSGS for KVI <i>activities</i> SNFL, <i>microfinance for women</i> 	Bihar, Jharkhand, Rajasthan, Madhya Pradesh Maharashtra, Karnataka, Pondicherry & Tamil Nadu
Phase V (2009 - 2018)	Collaborations	Other Organizations having similar Objectives	<p>Program wise major Collaborators such as</p> <ul style="list-style-type: none"> NABARD <i>for Land development</i> Samunnati <i>for Agri related technology..</i> TATA <i>for purified drinking water</i> SLI Auroville <i>for Environment</i> Corporate Companies <i>for Dairy marketing</i> USHA International <i>for Livelihoods</i> HLC International <i>for Education</i> Tagore medical college and hospital <i>for total health</i> Greenways Company <i>for Promotive health</i> 	Tamilnadu Major programmes in other states were entrusted to local Organisation