



**BUILDING INCLUSIVE  
COMMUNITIES FOR SUSTAINABLE  
DEVELOPMENT**

**ASSEFA 55**

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*In rural community development  
services..*

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## **1. INTRODUCTION**

ASSEFA has been rendering its services to the poor and vulnerable families in rural India for the last fifty-five years. It was started on the eve of Gandhi centenary year of 1968 with the noble mission of developing barren and Bhoodan waste lands.

ASSEFA, then, has gradually changed its approach and diversified its programs to support the entire communities keeping the vision of establishing the Gandhian new social order of self-reliant, self-sufficient and self-managed communities based on the principles of freedom, non-economical parity with social justice.

Innovations and numerous experiments had been carried out by ASSEFA to meet the aspirations of the target people. Being a grassroot Organization, ASSEFA is able to understand the problems of the local people and design programs based on their needs. As on date, it has rendered services in more than 15,000 villages impacting the lives of over ONE Million families across eight states in rural India.

In addition, ASSEFA has attracted volunteers from western countries due to its philosophy and practices. These volunteers believed that ASSEFA model could be alternative to the existing path of capitalism and communism. Some volunteers stayed longer and became part and parcel of ASSEFA. They were from Italy, France, Spain, Greece, Canada and UK.

These volunteers promoted “Friends of ASSEFA” entity in their respective countries when they went back, as they wanted to keep their link with ASSEFA engagement. They still keep on visiting ASSEFA programs and support, wherever necessary, in terms of technical support and financial resources for education, health care and rehabilitation of landless farmers.

### **1.1. ASSEFA, the second phase of Bhoodan Movement:**

ASSEFA was began as a second phase of Bhoodan movement in 1968 with the blessings of Acharya Vinoba Bhave, the father of Bhoodan Movement. He started this movement in 1951 to persuade wealthy landowners to donate a portion of their land to landless peasants to improve their earnings. By the end of the movement, 4.5 million acres of lands were collected and distributed to the landless poor.



Acharya Vinoba Bhave during the march....

Vinoba Bhave suggested his followers to carry on the unfinished works of the Bhoodan Movement. Loganathan, who was part of the movement, took the blessings of Vinoba Bhave and started the noble mission of developing the Bhoodan and land ceiling surplus unused lands.

It was at this juncture that a retired Italian professor and peace activist, Prof. Giovanni Ermiglia of Italy, inspired by what he had read of Vinoba's land-gift movement, came to India.



Prof. Giovanni Ermiglia met S. Loganathan, and explained his vision of helping these poor farmers using Bhoodan lands and thus the strong foundation was laid for the birth of ASSEFA.



Prof. Giovanni Ermiglia

ASSEFA, in association with the Tamilnadu Bhoodan Board, helped the Bhoodan farmers to mitigate their problems. Bhoodan cooperatives, Sarva Seva farms, as they were called, were formed, to enable the farmers to work on a collective basis i.e., sharing the available resources and man power to produce agro products to be shared among them.



Development of Bhoodan Lands

ASSEFA, having started its intervention in a small village, Sevalur in Ramnad district, has gradually spread its works to other parts of Tamil Nadu and other states including Bihar, Rajasthan, Madhya Pradesh, Maharashtra, Jharkhand and Karnataka.

### **1.2. Bhoodan land to Holistic Development:**

Though, the Bhoodan lands were developed for the individual allottees, it was felt the necessity to integrate the Bhoodanees with mainstream communities. Thus, ASSEFA introduced the concept of “Gramdan Development approach.”

Under Gramdan, there was a complete surrender of property rights of the individual farmer to village community, with the revolutionary change in the village social structure that implied, the landless became equal members of the village community.

ASSEFA piloted this concept in selective villages in Natham block. It set about the formation of Gram Sabhas in these villages, and gradually took up various aspects of community and economic development.



Inauguration of Service Centre at Natham by Hon,ble Minister, P Kulandai Velu -1983

Thus, ASSEFA gradually moved towards holistic development approach. This took shape in 1978 and ASSEFA was also brought under the purview

of the legal entity registering it under Tamil Nadu Society's Act with the mission of establishing Gandhian new social order.

ASSEFA, gradually, introduced programs such as a) education for children, b) dairy enterprises c) village / cottage industries, d) community health, e) women development f) financial Services g) food security and h) Spirituality and development.

The development of lands for agriculture had been continued as on date through collaboration with suitable organizations including National Bank for Agriculture and Rural Development (NABARD) for watershed...

### **1.3. Approach to sustainable development:**

Though, ASSEFA introduced all these programs based on the needs, it has carefully crafted a strategy in sustaining these programs to enable the concerned stakeholders get mutual benefits on regular basis.

Accordingly, ASSEFA had promoted activity based groups in the villages to manage the respective activity. The respective activity groups are federated at the area level for co-ordination and guidance. An Apex body with a proper legal entity is created for coordination, professional inputs, external linkages and other necessary supports to ensure the sustainability of the programs.

These federated organizations are formed with the concept of Trusteeship, wherein the owners/directors of the Institutions are the elected representatives of the communities. As on date, 163 organizations have been formed to support the different section of people with special programs



## **2. CHILDREN EDUCATION**

In 1978, Sarva Seva School was introduced in Vadugapatti, a small village in Erode district of Tamil Nadu, in an informal way. Education, being an important tool in bringing positive changes in the society, ASSEFA has promoted hundreds of schools, subsequently, in the remote villages.

These schools were gradually made it regular and upgraded as primary to middle to high school to higher secondary education. As on date, hundreds of thousand first generation learners were benefited. Some students went on to complete higher education and got better jobs. ASSEFA had also established College of Education at Silarpatti and Diploma in Education at Pooriyampakkam to train teachers from rural areas.



Sarva Seva School in the initial stage

Education, being a long-term commitment, ASSEFA raised resources to meet the expenditure of these schools including salaries for teachers. Since school recognition entails intervention of government departments, ASSEFA has to comply with all rules and regulations imposed by the government and also adopt the curriculum prescribed by it.

ASSEFA introduced additional curricular on “Life Skill Education” such as yoga & meditation and learning Non-Violence, as follow up of UN declaration of 2001 to 2010 as “*The decade of culture of peace and non-violence for the children of the World*”. ASSEFA has played an active role, in collaboration with its Partners in Europe, in persuading UN to declare this resolution.

Initially these educational programs were started with the support of grants. Now to sustain the program strategies are worked out with partnership of local communities. Accordingly school committees are formed with elected parents as members. These committees are federated at the block level with the elected members from school committees.

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Present Status

- Number of Schools : 41
- Villages covered : 487
- Students covered : 7,885
- Teachers : 324
- Non-Teaching workers : 103

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This two tier structure is established to make local community responsible for managing these schools through ASSSEFA – Community partnership.

Education Trust was also established to guide and support these schools without depending in external grant support. The First Sarva Seva Education Trust was established in 1988. Subsequently 8 other Education Trusts were formed to manage schools in different areas.

The contributions of ASSEFA Education program to other institutions are as follows..

- Easy learning methodology for students via “Activity Based Learning”.
- Teaching of yoga and meditation.
- Training teachers on teaching non-violence for the students
- Curriculum on learning non-violence from 1<sup>st</sup> to 10<sup>th</sup> standard.
- Teachers-parents Association (PTA) for benefiting the students.

ASSEFA has introduced on-line classes for high school students during the period of corona. Suitable technology was developed and the teachers were trained in teaching via on-line. Some of the Corporates came forward and supported the high school students with smart phones.



Students practicing Meditation in Sarva Seva School, Iyyanarpuram, Natham

### 3. VILLAGE INDUSTRIES

ASSEFA has started supporting the rural people with the non-farm activities due to a) subsistence income from agriculture b) increase of pressure on land due to entrant of new workforces and c) Increase in unemployment rate, especially skilled rural youths.

ASSEFA promoted a separate institution, “Sarva Seva Gramodhyog Samithi (SSGS)” in 1987 to support people in non-farm activities. Based on the demand and identification of potential livelihood activities, the following programs were implemented.

**Khadi and Village Industrial (KVI) Activities:** In the late 1980’s, the government was favorable in promoting KVI activities. SSGS was also involved in KVI related livelihoods promotion. Subsequently, it received approval from Khadi and Village Industries Commission on Sept. 1991 and expanded its activities in a) making leather products, b) khadi spinning, weaving and garment making c) silk spinning and weaving d) pooja material making and e) blacksmithy, etc.



Khadi hand spinning Unit @ Puliampatti

Micro-level training cum demonstration centres were established in the potential areas to promote these activities. These centres identify the potential members and train them in the selected activity. At the end of the training, the members were assisted to establish their own enterprise.

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Current year Textile Products

- Nature of textile products : Bed Sheet
- Outreach : 21 blocks
- Families : 3099
- Value of the products : Rs. 1,084,650

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Apart from skill upgradation, support in terms of working capital, infrastructure development and market linkages were extended to set these enterprise. For marketing, established own market outlets in the semi-urban and urban areas.



Subsequently, there were constraints in promoting KVI activities for various reasons and hence diversified into other rural livelihood activities including comprehensive services under dairy promotion for rural women.



**Skill training in the art of tailoring:** Initiated to support adult girls and women. In many villages, parents do not send their girl children for higher education for various reasons. Such girls, generally, support their mother in household activities. When a survey was carried out to find the suitable self-employing program for such girls, tailoring came as a preferred choice.

Under this program, suitable girls were identified and arranged training via federated women groups (SMBTs). At the end of the training, these girls were supported with good tailoring machines.



Training classes underway..

Every year, support is extended to thousands girls in collaboration with multinational home appliances giants, Usha International and Singer Companies. During the reporting period, support was extended to 717 families with Tailor foot, RSM and Power machine sewing models.

**Agro Value Added Products:** Subsequently, value adding units were set up near Madurai and Kariyapatti to manufacture masala powder making, oil pressing, mangoes juice making, coffee making, honey processing units, spices processing units, ghee manufacturing and so on.

During the reporting period, 14,532 families were supported with quality coffee, tea, eucalyptus oil, ghee, and honey and dhoor dhal.

Subsequently, two more organizations were promoted in Tamil Nadu and Bihar to work with artisans and rural youths with non-farm activities.



Display of Seva Products in the Public Exhibition

#### **4. DAIRY ENTERPRISES**

Dairy is a suitable and viable enterprise for rural women. Hence it has been promoted in large scale for the last thirty-seven years. ASSEFA intervened with dairy program in the 1980's, for women. These women were, initially, supported with local breeds.

However, this support did not yield the expected benefit. Hence, these women were gradually educated and supported them with hybrid animals. As expected, these animals yielded more milk and the families were able to sell the surplus milk locally.



Woman holding a cow with calf

Unlike, the local breed, regular veterinary care attention was needed to maintain the hybrid animal. However such facilities were not available at that time. People had to travel more than 20 kms to get such services. ASSEFA had arranged these services by employing Veterinary doctors. This was a big boost for the women, as they were able to produce ample of surplus milk.

Simultaneously, it also brought a problem, as they were not able to sell the surplus milk locally, as these villages had limited market absorbing capacity.

Hence, these women were tied up with Government Milk Co-operatives wherever possible.

Though, this arrangement was helpful in disposing the surplus milk, but it did not last for long. The milk producers faced various problems such as delay in payment, irregular procurement, political intervention, etc.

Thus, ASSEFA intervened with comprehensive services in 1996 to address this problem. Accordingly, series of dairy factories and bulk cooling units were established for chilling, processing, pocketing and marketing the surplus milk. Companies with producers as Shares holders were promoted to manage these dairy units. Subsequently, few of these factories were handed over to the professional dairy companies, having similar objective, for management.



*Pocketing of milk in the dairy factory*

ASSEFA was the first private firm, to get permission from the Union Government of India to start milk processing units in Tamil Nadu due to existence of strong MMPO act. This paved way for other private firms to

intervene in dairy enterprises in the subsequent years, putting an end to monopoly of Government promoted Aavin dairy cooperatives in Tamil Nadu.

Today, ASSEFA supports dairy farmers with multiple services including training, credit for purchase / maintenance of cows, processing, pocketing and marketing the surplus milk as processing milk and by-products such as butter, ghee, paneer, gova, floured milk... under the brand name of “Seva” and “Sarvodaya”.

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Present Status

- Establishment of dairy plants : 5 locations
  - Capacity to process milk : 140,000 lpd
  - Bulk Cooling units : 7 locations
  - Capacity to support dairy farmers : 23,500
  - Present utilization : 75% of capacity
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Dairy program, which was introduced to provide supplementary income through women, is becoming a main income source and hence farmers are also changing the agriculture practice to support dairying.



## **5. DEVELOPMENT FINANCE**

Credit is one of the main tools in promoting sustainable livelihoods of the poor. However, these people were not able to access credit from the mainstream financial institutions due to cumbersome procedures and bureaucratic approach. As an alternative, micro-finance sector had emerged in the 2000's.

ASSEFA has successfully demonstrated to the others that poor are bankable. Credit to the poor was started early in the 1980's, but formally since 1988 by establishing Sarva Jana Seva Kosh (SJSK), a company registered under Non-Banking Financial Companies Act. In fact, SJSK is the pioneering NBFC in India to provide micro loans to the rural people.



The unique feature of the SJSK is owned by the communities under trusteeship model and no individual ownership is permitted. Moreover the profit earned cannot benefit any individual but is ploughed back for community development.

Sarva Jana Seva Kosh operates with a three tier structure. At the village level, the entrepreneurs/farmers are brought together under, 'Livelihoods Ensuring Group (LEG)/Nidhi Foundation (NF). At area level, these LEGs/Nidhi Foundations are federated and registered as Sarvodaya Livelihoods Ensuring Mutual Benefit Trust (SLEMBT) / Federation of Nidhi Foundation (FNF). As on date, 17 such SLMBTs/FNFs are established in Tamil Nadu,

The common resources available at LEGs/NFs are mobilized at the Federation level and invested as share in Sarva Jana Seva Kosh. The elected members of SLEMBT/FNF become the Board of Directors of the Sarva Jana Seva Kosh. As on date, SJSK has built up Rs 171 million has community share capital.

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Present Status

• Number of shareholders	:	18
• Total Share Capital	:	Rs. 170.95 mn
• Disbursement (2022-23)	:	Rs. 415.81 mn
• Clients benefited	:	12,100 persons

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As on date, SJSK has supported hundreds of thousand farmers and rural entrepreneurs with cumulative loan disbursement of over Rupees. 20,000 million for their livelihood activities.

Similarly, in 2001 Sarvodaya Nano Finance Ltd (SNFL), was incorporated under ASSEFA Group to support the credit needs of the women. ASSEFA had promoted thousands of self-help groups (SHGs) in the 1980's under IFAD sponsored women development program. By 2000 A.D over 600,000 women

were brought under 3,989 SHGs. To facilitate easy access to credit for these SHGs, SNFL was promoted.

SNFL also operates with a three tier structure. The women self-help group in the villages are federated at the block level and registered as Sarvodaya Mutual Benefit Trusts (SMBTs). The members of these Trusts are the elected members of the SHGs. In Tamil Nadu alone, 87 MBTs were registered.

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Present Status

• Number of shareholders	:	88
• Total Share Capital	:	Rs. 266.44 mn
• Disbursement (2022-23) in Rs mn	:	Rs. 154.8 mn
• Clients benefited	:	Rs. 8,248

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These trusts mobilize the resources from the SHGs and invest the same as shares in the SNFL, SMBTs borrow funds from SNFL and on-lend to SHGs. As on date, SMBTs have invested 266 million as share capital in SNFL. Using this share capital, SNFL raised borrowings from the mainstream financial institutions like SIDBI, Rastriya Mahila Kosh (RMK), HDFC and other banks and on-lent to the SHGs via SMBTs.

As on date, SNFL has disbursed over Rs 25,000 million to hundreds of thousands SHG members for not only livelihood activities, but also for children education, emergency, children education, consumption purposes...



## 6. SAVINGS FOR INVESTMENTS:

Another initiative was established in 2011 to help women in creating assets by linking them with 'ASSEFA CHIT COMPANY.' This scheme is primarily aimed at helping the women SHG members to create productive assets out of their monthly saving.

Three schemes are offered mainly to benefit women. These include Rs 25,000/- , Rs 50,000 and Rs 100,000. In each scheme, 25 members are enrolled. Each member subscribes the saving amount every month, as per the chit scheme, for 25 months. Every month, one member who required fund for investment, would receive the savings of all other members on auction basis.

The member, who quotes the lowest bid, will get the prize money. The members, who receive the prize money, will be guided properly to invest in productive assets as well as immovable assets such as housing plots / improve dwelling places / agricultural lands / livestock...

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### Present Status

- Number of shareholders : 14
- Total Share Capital : Rs 800,000
- Total turnover (2022-23) in Rs mn : Rs. 22.50 mn
- Clients benefited : 960 women

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Through Chit program, ASSEFA has helped over 200 women to buy the housing plots and register the title in their name in Sankarapuram region. Similar experiments are being made in different parts of Tamil Nadu aimed at empowering the rural women by enabling them to own immovable assets in their name as part of security purposes...

## 7. EMPOWERING RURAL WOMEN

The participation of women in the development process is key for successful intervention. ASSEFA has been focusing on this aspect since the beginning. Various initiatives have been undertaken based on the needs arisen from the women in the villages. These include support for economic security or food security or social protection or dowry related issues.

The identification of the needs / issues of the women are assessed regularly through women SHGs at village level and its federated body (Mutual Benefit Trust – MBT) at the block levels. These structures, not only assess the issues of the women, but also identify mitigation measures, plan and implement suitable welfare programs.



As on date, ASSEFA has influenced hundreds of thousand women through promotion of over 25,000 women SHGs and 87 Mutual Benefit Trusts in Tamil Nadu.

Through these structures, various welfares programs have been implemented for many years. These include...

**Micro-Credit Services:** Loan for these women are arranged through Sarvodaya Nano Finance Ltd, via MBTs. This support is used for various purposes including for livelihood activities, emergency, children education, consumption, investment purpose... As on date, over Rs.

25,000 million worth loan were given to these women via MBTs on cumulative basis.

**Social Security for vulnerable:** The MBTs provide compensation for wage and human losses to its members. On sudden demise of a member, the family is provided with a lumpsum amount under this program. This amount is generally encouraged to be used for their children's education. Similarly, for pregnant ladies, wage loss compensation is provided. In addition, these ladies have been advised and guided to undergo regular check up with qualified medical doctors and have delivery at the hospitals. During the reporting period, supported 77 women under wage loss compensation.

**Community Marriages:** The daughters of many SHG members remained unmarried due to economic and social reasons. Orphaned and physically challenged persons marriages are also delayed for various reasons. The matches for these girls/boys are identified and the marriages are arranged by the women SHGs. The financial support for these marriages is borne by the SHG members and local communities. This has become a major program for the SMBTs as it addresses the core issues of the women. As on date, nearly 2,931 couples got married under this community / mass wedding programs.



**Health Care Services:** Preventive health care services like access to hygienic dwelling places, toilet and sanitation facilities, potable drinking water facilities.. are arranged through SMBTs. For instance, safe drinking water is arranged to nearly 48,000 families by putting Reverse Osmosis (RO) based water plants in 88 locations. This was implemented in collaboration with TATA Projects. Promotion of tree crops and kitchen gardening were also promoted.



Women fetching drinking water from community RO plant

**Ownership of Immovable Assets:** Control over the immovable assets is one of the key factors in ensuring empowerment of women...In this direction, MBTs are supporting their women members to own housing plots with title in the names. Subsequently supporting them in constructing their own houses with the support of mainstream financial institutions like HDFC.

The success of our intervention has also seen many of these women in self-help groups elected to local bodies to serve in large scale. For instance, the rapid survey in Sankarapuram area revealed that nearly seven percentages of the local body members are from ASSEFA SHGs. The confidence and the opportunity to develop wider connect through working under SHGs have enabled these members to rise to this level and serve a large section of the communities.

## 8. FOOD SECURITY FOR VULNERABLE

Thousands of families are facing uncertainty in getting regular works in the post Covid transition. This situation is affecting the women especially vulnerable women - widows, deserted and destitute, in the villages, whose main source of income are their labours in agricultural sector.

The unpredictability of monsoon rain and the limitation of working capital for the farmers to cultivate affect the opportunity to work in agriculture. In such scenario, these women find it difficult to buy healthy food due to uncertainty of their cash flow.



ASSEFA Food Mart at Thonugal

In the recent survey carried out by ASSEFA in Thonugal area, Virudhunagar district, nearly 27 percent women are widows, deserted and destitute. Their main occupation is labour works in agriculture. This area being a dry belt and with unpredictable rainfall, these women struggle to get assured income. Some of them are aged less than 40 years and are having more than 2 young children. They struggle even to feed a single meal to the children every day.

ASSEFA has designed a program “Food Security Scheme” to address the problems of these vulnerable women. Accordingly, it has established an “ASSEFA Food Mart” in Thonugal. This Mart buy all kinds of healthy food materials from the local as well as from other sources and supply these materials to the vulnerable in accordance with their choices. The system works here under the concept of “BUY NOW ...PAY LATER” i.e., these women can purchase whatever is needed and they can pay when they have money..

ASSEFA is operating a free bus to the villages to pick these women for shopping in the Mart and drop them back. As on date, it has registered nearly 2349 women under this scheme across 27 villages. ASSEFA is grateful to Karuna Shechen and Cardinali Lea of Italy for supporting this initiative.



Villagers getting ready to leave the Mart to their villages by free bus

## 9. BLENDING CULTURE WITH SPIRITUALISM

An Annapoorani center was established in 2019 at Thonugal village in Virudhunagar district. The purpose was to strengthen the spirituality and traditional culture among the women self-help groups to increase their goodness in them.

The Center regularly conduct prayers on every Friday. The SHG members from the surrounding villages attend this prayer. Similarly on full moon day, special prayer is organized for the betterment of all living being in the world. The same day, free meal is distributed to hundreds of poor and aged people.



The Center also celebrates with the local people during the holy month of Aadi, offering prayer for Goddess Sakthi and distributing “Koolu”, a healthy food to the public. Similarly, the centre organizes spiritual talks on Goddess Andal during the holy month of Margali by inviting spiritual gurus such as Dr. Alagar Ramanujam of Vedathiri Maharishi Ashram...

A mass prayer with Agni yagam is organized in September to mark the inauguration of this center. Yogis/Yoginis from Sri. Lalitha Mahila Samajam are invited to perform this yagam. Thousands of women attend for this noble event. In addition, the local women perform traditional customs according to the local culture. A free meal will be distributed to the public with the contribution from the local people.

## **10. CONCLUSION**

ASSEFA has been working with the vulnerable and downtrodden from the very beginning. Bhoodan landless farmers were initially settled by developing their wastelands. Subsequently, other vulnerable were brought under the fold and supported them with suitable programs.

These programs were designed from bottom to top approach. Based on the interest, concerned people were brought under activity based groups. This approach enabled them to work together in assessing their common problems, mitigation measures and execution under the guidance of ASSEFA.

Subsequently, the respective activity groups were federated at the block level for coordination and linkages in their respective areas. However to sustain this initiative, ASSEFA promoted apex bodies at the central level with representation of the community for the respective activity. Based on the nature of activities, these community organizations were incorporated under different laws such as Trusts, Societies, Companies, Farmers Producers Organizations (FPOs)..

These organizations have separate Board with representation from the respective community members. ASSEFA also designed the structure such a way that these organizations work on Gandhian Trusteeship model. There is no individual ownership, communities are the owners. The respective Board acts as a custodian of the organization. Hence the profit earned cannot be shared among the shareholders, but is ploughed back to benefit more people.

As on date, ASSEFA has promoted 163 such Organizations to carry on its respective activities. However, the effectiveness of these Organizations varied depending upon the leadership. The organizations that are weak are gradually



nurtured through handholding training, exposure to better performing organizations and so on..

ASSEFA acts as on mentor, guide and nurture depending upon what is needed. In the recent period, ASSEFA uses these Organizations to implement development programs in the respective areas. As on date, ASSEFA Group Organizations have 1,866 workers and volunteers...

Thus, the very purpose of establishing these organizations are started to reveal its results. Though many of these Institutions are interconnected to provide comprehensive services, but are independents, having own Board, manpower, clear agenda on what to do.

In this respect it could be ascertained that it is a breakthrough in the NGO sector as it has successfully implemented multiple development programs in a sustainable manner.