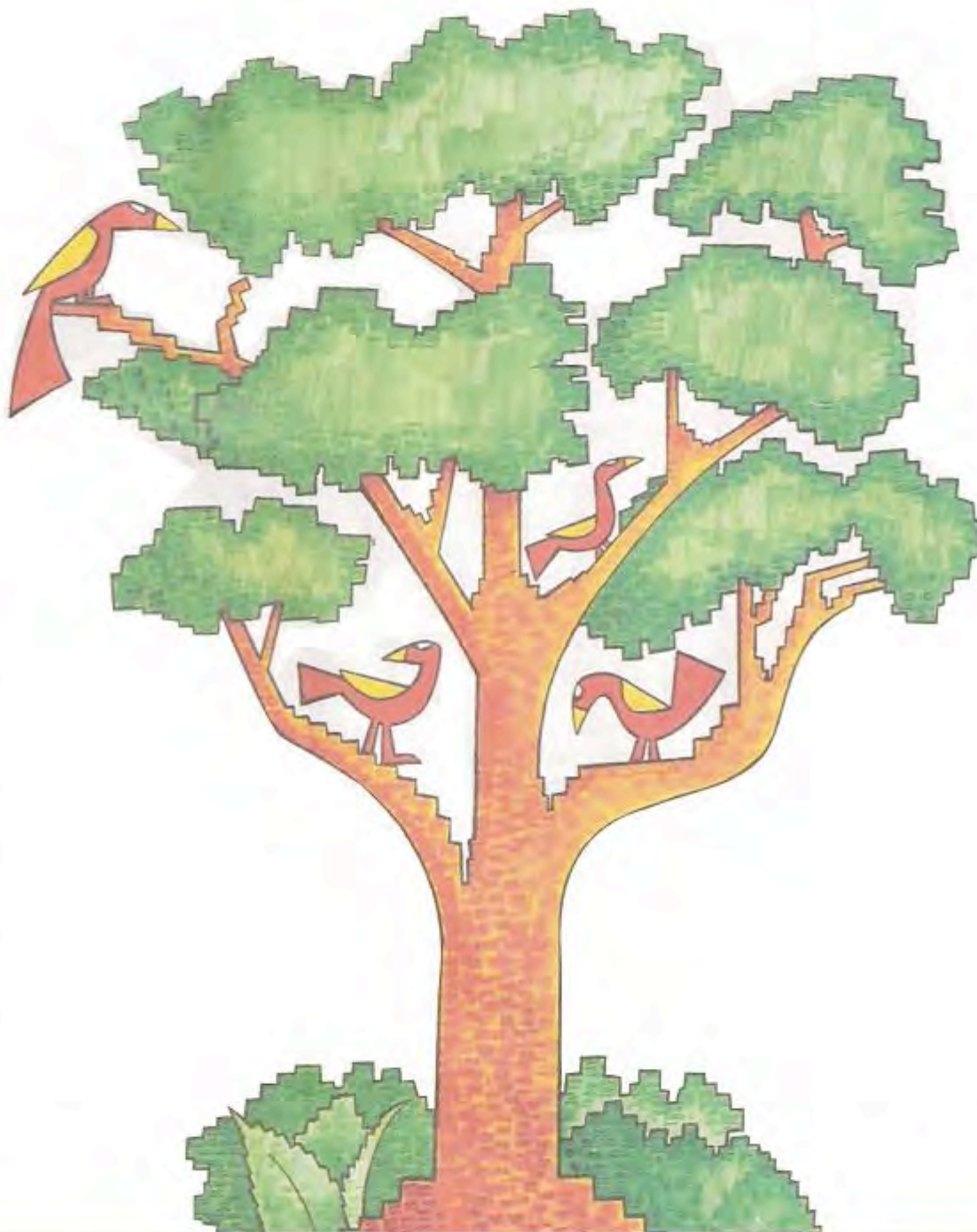


**ANNUAL REPORT**  
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**ASSEFA - 40**

1968 - 2008

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# 1. Introduction

- ASSEFA (*Association for Sarva Seva Farms*), a Gandhian Organisation, started in 1968 for developing of Bhoodan lands in the beginning, completes forty years of services to the rural communities in 2008 through various innovative strategies and programs covering 9766 villages in 8 states of India.
- ASSEFA, at its core, believes in the Gandhian Philosophy of 'Sarvodaya' meaning 'welfare for all' since its inception.

## 1.1. Bhoodan Movement, Addressing Inequality

- ASSEFA's initial work was to develop the Bhoodan Lands collected under Bhoodan Movement<sup>1</sup>, launched by Acharya Vinoba Bhave, one of Gandhi's foremost disciples, in 1951, as a non-violent alternative to the problems of inequality in land ownership. Nearly four million acres of lands (1951–65) were collected and distributed to the landless farmers to during the fourteen years of Vinoba's Padayatra across the length and breadth of the country..
- However, in most cases, the Bhoodan beneficiaries could not benefit from the given lands, as the lands were mostly dry and arid with no irrigation facilities and required some initial reclamation and leveling etc., besides inputs such as *bullocks, implements, seeds and fertilizers to make these lands productive*. The beneficiaries, who were landless or owners of very small land holdings, were too weak and poor even to meet these requirements.
- In order to mitigate these problems, Bhoodan cooperatives were formed and distributed loans, obtained from the government, for reclamation and irrigation purposes. However, these efforts, which continued in the sixties, were unsuccessful. Among the reasons were the lack of expertise and technical support and inadequate finance. Other reasons such as lack of adequate skills, confidence, cohesion and self managing abilities of the Bhoodan farmers also let down the efforts of upbringing these poor peasants.
- By the late '60s the re-distribution of land had slowed, and many of the allottees were giving up on their dream of earning a livelihood from their plots.

## 1.2. Birth of ASSEFA, the Second Phase of Bhoodan Movement

- It was at this point that a retired Italian philosophy professor and peace activist by the name of Giovanni Ermiglia who was deeply attached to Gandhiji's concept of non-violence and inspired by what he had read of Vinoba's land-gift movement came into the scene.
- He went to India to seek a way to address hunger and poverty, traveling throughout the country by train, and meeting and talking to people everywhere he went. After a number of encounters he met Sri Jagannathan and, Sri S. Loganathan connected with the Bhoodan Movement in Tamilnadu and after visiting many villages, Mr. Giovanni explained his vision of helping these poor villagers to become independent farmers, using Bhoodan lands and thus the seed was sown for the birth of ASSEFA.

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<sup>1</sup> *Land gift movement, where lands were received as donation from rich landlords and village communities and distributed to the landless peasants to the same village.*

- ASSEFA (Sarva Seva Farms) was born as 1968-69 in Tamilnadu. It was a collective venture to develop the Bhoodan land under Sarvodaya ideals. The first Sarva Seva Farm was started at Sevalur in Ramnad district of Tamil Nadu. Initially, the beneficiaries were organized into a Gram Sabha, to plan, design and implement the programs by themselves
- ASSEFA, in association with the Tamilnadu Sarvodaya Mandal, State Bhoodan Boards and with assistance from Friends of Italian Peace Movement headed by Prof. Giovanni Ermiglie of Sanremo helped the Bhoodan farmers to mitigate these problems Bhoodan cooperatives, Sarva Seva farms, as they were called were formed, to enable the farmers to work on a collective basis sharing the available resources and man power and produce out of these lands.
- Need based supports such as wells for irrigation, land reclamation, education and recreation through a variety of local cultural artifacts were provided. With group cooperaton, the land was soon reclaimed, leveled and cleared of rocks and scrub. A whole of 70 acres of lands were made productive.
- The project was successful as the intervention was based on collective action by the farmers in addition to technical and managerial support services provided to them.
- With the confidence gained by the success of the first project, the team soon replicated these actions in other areas. By 1978, Sarva Seva Farms rendered its services in five districts of Tamil Nadu covering 79,000 acres, benefiting 364 Bhoodan families. In 1980's, it expanded the services to other states including Bihar, Rajasthan, Madhya Pradesh, Maharastra and Karnataka.
- Thus the Second Phase of Bhoodan movement was well in place born through ASSEFA's initiatives.

### 1.3. Gramdhan Approach

- ASSEFA later adopted in Natham, a new approach based on Gramdan or "village-gift", in which the whole or major part of village land was donated by not less than 75 percent of the villagers, who relinquished their right of ownership in favour of the entire village in tune with Vinoba's vision of a class-less society to see that the entire village working together for the benefit of the whole community. The new approach allowed ASSEFA to look beyond farming and to take a more integrated approach to village development which had not been possible when it was dealing only with small and scattered groups of Bhoodan allottees.

#### 1.4. Holistic Development Approach

- Based on these experiences, ASSEFA had to diversify its approach from working with isolated Bhoodan families to developing entire community and from purely land development to integrated development programs. This policy change was amended due to necessity demanded from the field.
  - *The support extended to Bhoodan allottees has rather widened the gaps between them and others in the villages instead of bringing them together. The exclusive support received by Bhoodan farmers was not liked by others, who were also in need of such external assistance.*
  - *To realize the Gandhian model of Gram Swaraj – to develop self sufficient, self-reliant and self-sustaining communities, there is a need to bring in other people under development fold.*
- Accordingly, other local communities were also covered under development initiatives. Initially, these communities were supported with services such as child education and health care services – *preventive and promotive measures*. Accordingly, ASSEFA started schools in villages, where there are no school facilities. The first school was started in 1978, Vadugapatti, a small village, in an informal way.
- Gradually, schools were opened in many villages, as there were demands. For regular education for primary, middle, high school and higher secondary. In villages, where govt schools function, pailagam (*evening schools*) have been started to provide additional coaching to the children studying in other schools. For the students who completed schooling, vocational trainings are provided through Industrial Training Institutions.
- Today, the contribution of ASSEFA in children education in Tamil Nadu has become significant. ASSEFA supports about 57,000 children with quality education with the help of 1663 trained teachers. Separate Trusts, with elected representatives and leaders from local communities, are managing these educational programs.
- As there were good responses for children education as well as community health initiatives, ASSEFA gradually implemented development programs, using education and health interventions as the major focus in development
- Under livelihoods, major supports were provided under primary sector, as it forms the main occupation for many families. Artisans and educated unemployed youths were also trained and assisted in Khadi and village industries and other micro-enterprise Under a separate Trust, Sarva Seva Gramodhyog Samithi, established in 1987 and the services the approval by Khadi and Village Industries Commission, Union Government of India.
- In order to sustain the livelihoods activities, ASSEFA promoted Sarva Jana Seva Kosh in 1989, to provide development finance for livelihoods promotion. SJSK, registered under company's Act, is designed under Gandhian trusteeship model, where the share holders are the federated bodies of the livelihoods groups formed at the village level.

#### 1.5. Empowerment of Women

- In the 1990s, when India was opened to global market, ASSEFA decided to give more importance empowering women. The women were helped to overcome their restricted

social movements and participate in diversified income generation activities. With the support of IFAD, ASSEFA in partnership with Government of Tamil Nadu, promoted a large number of women Self Help Groups (SHGs) in many districts of Tamil Nadu.

- These groups were capacitated and trained to address their problems through SHG Forums and to enable them to undertake various farm and non-farm enterprises.
- Dairy, being a suitable and viable enterprise, was promoted in a large scale to benefit rural women. Credit facilities are arranged to purchase milch animals and extension services to improve animal productivity.
- In the beginning, the surplus milk production was disposed through tie-up with government promoted dairy cooperatives. Due to various reasons, the women had difficulty to continue with dairy cooperatives as they could not raise voices to redress their grievances.
- ASSEFA broke this monopoly of the govt and promoted people-owned dairy societies. Milk processing plants and bulk cooling units were established in suitable locations, where surplus milks are processed and marketed via well connected networks in retails or bulk under distinct brands like 'Seva' and 'Sarvodaya'.
- Similarly, to overcome the challenges of timely access to micro-credit for women development purposes, a micro finance company, Sarvodaya Nano Finance Ltd was promoted in 2001 with Federations of SHGs as SMBT and the women SHGs as share holders. This Company mobilise sources from mainstream financial institutions for on-lending to women SHGs to meet their credit requirements.

## 1.6. Sustainable Development

- Thus, to make the communities self-reliant, ASSEFA uses the strategies of "Mobilising Local Communities" and "Building up of community institutions". The local communities are made to participate in the development process starting from identifying local issues, planning, developing & implementing suitable programs.

### **ASSEFA Mission**

*To improve the economic, social and cultural status of the rural communities and enhance their skills and self-management capacity. ASSEFA also aims at uniting the rural communities without any kind of discrimination and works for the up-liftment of the social, cultural and economic life of all and to establish self-sufficient, self-reliant and self-managed communities based on the principles of freedom, economic equality and social justice*

- Gram Bashes<sup>2</sup> formed in the villages identify and mitigate village issues, mostly social. It also acts as a mediator for negotiating with public organisations. Similarly Women groups were formed to address women related issues. Activity groups were formed for each program to develop action plans and to implement programs. The activity groups are federated at the area level for co-ordination, external linkages and collective negotiation.

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<sup>2</sup> Village assembly with interested men and women as members

- An Apex body has been with professional experts and with representation from local communities is created for each program to coordinate and provide professional support. These community organisations are formed based on the concept of Trusteeship with the following features:
  - } *Decentralized with community representation in governance.*
  - } *Independent and democratic functions*
  - } *Transparent operation*
  - } *Value addition of the local resources to meet the local demand*
  - } *Production by the masses using appropriate technology and*
  - } *Profit sharing with the beneficiaries. Generally re-invested for local development.*
  
- ASSEFA has formed to date over 151 community organizations with appropriate legal status to carry out development programs. All these organizations are vibrant and actively involved in serving the rural communities. The list of these organisations and their activities are outlined in annexure.

## 1.7. Phases of ASSEFA

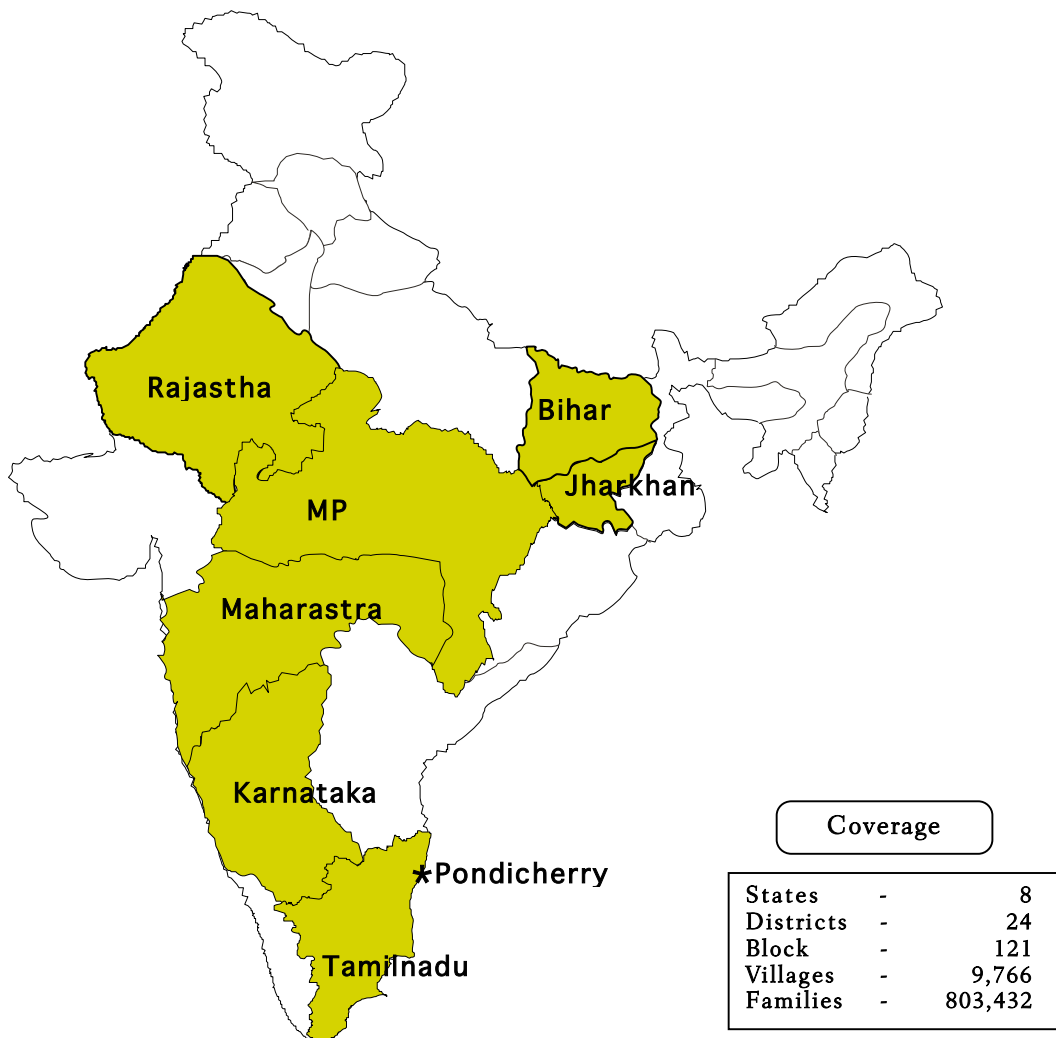
Period	Objective	Participants	Strategy	Programs	Area Coverage
1969 - 1977	Bhoodan Land Development	Bhoodan allottees	Working for the people	Land development	Tamil Nadu
1978 - 1983	Bhoodan and Gramdhan Development	Bhoodan & Gramdhanees	Working with the people	Farming & Allied Economic programs	Tamil Nadu, Bihar, Maharashtra, Karnataka and Rajasthan
1984 - 1994	Area Development	Rural Community	Working by the people	Integrated socio-economic programs	Tamil Nadu, Bihar, Maharashtra, Karnataka and Rajasthan
1995 - 2003	Program sustainability	Rural Community	Working by the people under various community based apex organisations	Socio-economic welfare programs	Bihar, Jharkhand, Rajasthan, Madhya Pradesh, Maharashtra, Karnataka, Pondicherry & Tamil Nadu
Since 2003	Regional Development.	Entire Community	Working by the people with various stakeholders	Multi-facet development programs	...



## 2. Coverage and Outreach

- Having started in a small way to develop 70 acres of Bhoodan lands to benefit 32 farmers by the first SSF in Sevalur, ASSEFA has today grown many folds in terms of coverage of villages and families during the last forty years. As on March 31, 2008, ASSEFA and its promoted Organisations operate in 9766 villages located in 121 blocks across 8 states of India benefiting 803,432 families with its multi-faceted development programs. ASSEFA has set a mandate to itself to cover one million families by 2010.

### Coverage and Outreach of ASSEFA and Promoted



[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

### 3. Promoting Rural Livelihoods, A Major Challenge

- Livelihood is one of the most defining and determining attributes of a human being. For an acceptable level of human existence, a person and his or her family requires a source of livelihood that ensures fulfillment of basic needs such as physical safety, food, shelter, clothing, health and education.

#### ASSEFA Landmark in Livelihoods Programs

1968	Started Sarva Seva farms to develop Bhoodan lands
1976	Gramdhan Approach to Develop Bhoodan lands
1978	Development of communities through cluster-village and area level approach
1984	Introduction Integrated community development activities
1987	Promotion of Sarva Seva Gramodhyog Samithi to promote non-farm based livelihoods activities
1989	Established Sarva Jana Seva Kosh, to provide development financial support for livelihoods activities.
1991	Approval of Khadi and Village Industries Commission for SSGS to promote KVI activities
1996	Intensification of dairy based livelihoods with comprehensive services Established First Milk Processing Unit at Uchapatti
1998	Established Second Milk Processing Unit at Pooriyampakkam
2000	Established Third Milk Processing Unit at Natham
2001	Promoted Sarvodaya Nano Finance Ltd, to provide micro-credit services to the ASSEFA promoted women Self help groups
2003	Established Fourth Milk Processing Unit at Gingee.
2005	Livelihoods programs initiated in the tsunami affected coastal areas.
2008	Promotion of Earth Foundation to promote sustainable harvesting of natural resources for rural livelihoods

- According to the Economic survey (2000-01), the population below poverty line<sup>3</sup> was approximately 320 million, i.e., 32 percent of the India population, of which, majority of them are small, marginal and landless farmers, who live in rural India. These communities are mainly dependent upon primary sector<sup>4</sup>.
- ASSEFA intervened in the villages, which are remote and backward in nature with majority having poor socio-economic conditions. Generally, these sections, of the local community, suffer from inadequate and irregular livelihood opportunities. Typically, they have small and un-viable land holdings, which are mostly barren, with low levels of productivity. As a result, the farmers migrate to the nearby cities for works. The migration is intense during the non-agricultural seasons.

<sup>3</sup> According to Govt definition, an annual income less than Rs 24,000 is considered below poverty line

<sup>4</sup> Primary sector includes agriculture, allied and forestry related activities and mining and quarrying.

- To achieve the objective of self-reliant communities, poverty, the core issue in the agricultural sector is to be tackled on a priority basis with the focus on the development of the land, water, animal husbandry and resource based livelihoods.
- Subsequently, ASSEFA has also supported the rural communities, particularly youth, women and artisans with non-farm activities due to the following factors:
  - *Increase in pressure on land due to the entry of additional workforce every year in the rural areas.*
  - *Low per capita income in agriculture in comparison with secondary and tertiary sectors*
  - *Increases in unemployment among educated, as they are reluctant to take up agriculture even with the limited scopes in other sectors and*
  - *Limited external support to promote non-farm based livelihoods.*
- While promoting livelihoods, the following strategies have been adopted so that interventions are culturally acceptable, comfortable and ensure reasonable regular income to the communities.
  - *Create opportunities within the existing livelihoods*
  - *Promote activities that have local demand*
  - *Production by masses as against mass production*
  - *Appropriate technology for value addition and*
  - *Community structure to manage livelihood activities.*
- A three- tier community-based structure is formed for each program which operates independently and help promote sustainable actions. For planning, implementing and monitoring the programs, functional groups are formed with interested persons at the village level. These functional groups are federated at the area level for coordination and collective action.
- An Apex body with proper legal entity is established for each program with selected persons from the respective functional groups as the Governing Body. Professionals are employed to provide technical support and to manage day-to-day activities.
- Depending upon the need assessment the following services are provided to ensure maximum benefits to the communities.
  - *Capacity building*
  - *Credit support*
  - *Extension services*
  - *Value adding to enable higher income earning and*
  - *Market linkages*
- To provide these services as and when required by the local communities, collaboration with organisations, including those promoted by ASSEFA and having similar objectives has been ensured. ASSEFA has established 'Livelihoods Support Unit' exclusively to assess and deliver the required services in the operational areas.

## 4. Land Development - ASSEFA's Priority Intervention

- Agriculture is the main source for rural economy. Over 80 percent of the rural families are dependent upon agriculture for their livelihoods, of which majority are small, marginal and landless farmers. Many farmers of this category live at subsistence levels of income from agriculture. Enhancing the quality of lives of these farmers is primarily dependent upon improvement of agriculture.
- Agriculture has always been ASSEFA's priority ever since it began its services with the development of Bhoodan lands. Subsequently, other farming communities were also included under integrated development approach. Low productivity, which is due to the following, is the main problem that the farming community faces in developing agricultural lands.
  - *Inadequate irrigation facilities.*
  - *Limited use of quality inputs – seeds, fertilisers, pesticides.*
  - *Adoption of improper cultivation practices*
- Other problems such as exploitation by the middlemen, fragmentation of land-holding due to traditional family systems pose further problems to the farmers forcing them to gradually migrate to other works, by selling their lands for other purposes.
- While addressing these problems, other environment- related factors are to be considered so as to ensure sustainable use of agricultural lands to particularly take care of the following serious environment issues.
  - *The high use of chemical fertilizers and pesticides.*
  - *The high level of contamination of water bodies.*
  - *Improper agricultural practice such as cultivating mono-crops including cash crop affecting the soil health.*
- Depending upon the nature of the land the following actions have been taken under land development program.

### 4.1. Development of Irrigation Facilities

- Agricultural activities progress well in areas where there is well developed irrigation system. In other areas, agriculture is limited to rainfed cultivation and this type of cultivation creates problems, particularly in semi arid areas, where rainfall is scanty. ASSEFA has been working in those areas with watershed development programs.
- With the support of farmers groups, various activities are undertaken to harvest the rainwater so as to improve the groundwater levels and other source were of irrigation. Suitable techniques to arrest rainwater runoff, minimise water evaporation and enhance percolation are applied depending upon the nature and topography of the lands.
- ASSEFA, having vast experiences in such techniques, is the resource Organisation for NABARD<sup>5</sup> for the states of Maharashtra, Tamil Nadu and Bihar.

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<sup>5</sup> Means - National Bank for Agriculture and Rural Development. It is one of the largest rural Banking Systems in India.

- During the reporting period, ASSEFA is implementing comprehensive watershed programs in 22 areas. This is carried out in collaboration with NABARD. Under this program, treatment is being undertaken across 19,428 ha of lands, benefiting 7,612 families in Bihar, Jharkand and Tamil Nadu. The on-going activities are intended to enhance land productivity as well as to bring in additional lands under cultivation by improving soil, water conservation and extending other inputs.
- In addition, other irrigation facilities such as constructing new and renovating existing water harvesting structure are provided wherever required besides, support for pump sets, for efficient use of water, and pipelines, to minimise water losses, are provided.

On-Going Watershed Programs..			
S. No	Watershed Areas	Coverage	
		in ha	Families
1	Chithalai	1200	720
2	Peikulam	850	480
3	Chinnapulampatti	1100	460
4	Kayankulam	862	420
5	Uruli	900	380
6	Kandani	850	360
7	Chando	877	218
8	Rajoun	775	213
9	Chaihara	1143	178
10	Keluadih	922	432
11	Ghormo	1031	308
12	Baratand	744	210
13	Harodih	922	337
14	Kanbanwa	1039	277
15	Boihayat	1250	287
16	Somiya	810	160
17	Kharanti	890	360
18	Bighi	1233	655
19	Sonajori	500	325
20	Raghunathpur	501	250
21	Basbutia	529	280
22	Gadh	500	302
<b>Total</b>		<b>19428</b>	<b>7612</b>

#### 4.2. Quality Inputs

- Productivity enhancement is dependent upon usage of quality inputs, mainly seedlings and saplings that have resistance to pest and insect attack, adaptability to the environment and reasonable outputs. In many areas, the farmers have difficulty to get these kinds of inputs.
- In such areas, the selected farmers are encouraged to develop quality seed banking. In watershed development areas, nurseries are established to raise suitable tree crops seedlings. Two such nurseries in *Kandani*<sup>6</sup> and *Thonugal* in south Tamil Nadu have been established to provide inputs for nearly 5,000 ha of lands. In other areas, farmers are linked with well-known sources such as Krishi Vigyan Kendra and Horticulture Department.

#### 4.3. Eco-Friendly Farming

- While promoting land based livelihoods, care is taken to protect the soil health. Multi-cropping system is implemented as part of it. In addition, the farmers are motivated to take up organic farming. Towards this awareness is created regularly among the farmers. Supports such as technical advice, training and market linkages have been provided particularly in Watershed Development Project areas. The farmers were supported in establishing compost units to manufacture and market farm-yard and vermi compost manures among the neighbourhood villages.
- In Sivagangai Watershed areas, farmers, who have taken up organic farming, are formed into *Organic Farming Groups*. They meet each other regularly and share their experiences. Moreover, an expert visits these groups every month to clarify the doubts of the farmers and give further direction to get '*Organic Production Certification*'.

<sup>6</sup> Established this year to supply tree saplings to 2500 ha of lands covered under Watershed Projects in Sivagangai Area

#### 4.4. Market Linkages

- **Godowns:** These are established in the villages to tackle the volatility of the agriculture market. When the prices of the commodities are low, the farmers stored their products in the godowns safely. They sell their products, when the market prices are reasonable. These facilities have been promoted in Rajasthan, Madhya Pradesh, Bihar and Jharkhand, where such facilities are not available.
- **Rural Market Yards:** The common market yard is the traditional concept in India where buyer and sellers meet at a place for trading at a lower level. During the era of the barter system, people gathered in common places for exchange of goods. Even today it continues in certain villages. But in many villages these market yards vanished over the years and middlemen have emerged.
- As part of enhancing the income of the farmers, ASSEFA has reintroduced rural market yards. These yards are managed by the marketing committees established with selected farmers as members. In all these market yards, the sellers pay fee for using this facility. The revenue generated by such fee collection is used partly for maintenance and the remaining portion shared among the panchayat and local community organisations promoted by ASSEFA. At present market yards at Mudukankulam, Mallanginaru, Anaicut and Mandavai Kazhikuppam in Tamil Nadu are actively functional.

#### 4.5. Program Sustainability

- As part of strengthening the on-going activities and ensure continuity of it, ASSEFA has promoted EARTH FOUNDATION this year. The main purpose of this initiative is to ensure sustainable use of the natural resources – water, land, forestry and animals, towards promoting livelihoods. Accordingly, the Foundation has chosen five areas, where it would works to consolidate various initiatives to create eco-friendly environment.
  - *Green to Greener*
  - *Sustainable use of land and water resources*
  - *Livelihoods Activities*
  - *Clean Energy and*
  - *Vernacular Shelter*
- Initially, the Foundation has selected the on-going watershed projects in Tamil Nadu to develop replicable models to promote sustainable livelihoods for the poor farmers.

## 5. Dairy, an Alternative Livelihoods

### 5.1. Development Phases:

- Dairy is a suitable and viable enterprise for rural communities. Hence it has been promoted in large scale for the last twenty-six years. ASSEFA intervened in dairy related activities in the early 1980's, to provide income generation opportunities for women. These women were supported with local breeds, as preferred by them.
- However, this support did not yield the expected benefit to the families. Hence, the communities were gradually educated and supported them subsequently with hybrid animals. As expected, these animals yielded more milk and the families were able to sell the surplus milk locally. Unlike, the local breed, regular veterinary care attention was needed to maintain the hybrid animal. However such facilities were not available at that time in many areas. In some villages, people had to travel more than 20 kms to get the veterinary care services.
- ASSEFA arranged regular veterinary care services in these areas. A Veterinary doctor was employed to provide timely services. In other areas, tie up was arranged with Govt veterinary care centers. This was a big boost for the local communities, as they were able to produce surplus milk, more than their expectation. Simultaneously, it also brought a problem, as they were not able to sell the surplus milk locally, which had limited market.
- Hence, tie up was arranged with the Government Milk Co-operatives in villages where it existed. In other villages, agreement with the private milk vendors was arranged. Though, the tie up arrangements helped the producers to dispose the surplus milk, it did not last for a long. The milk producers faced problems such as in payment delay, political intervention, etc.
- As an alternative to the existing system and to support the families' involved intensively in dairying, ASSEFA developed holistic intervention strategies in 1996. Accordingly, it was promoted producers managed milk processing units and bulk cooling units in the potential areas and established its own marketing network. ASSEFA is the first private firm to get permission from the Union Government of India to start milk processing units in Tamil Nadu. This paved way for other private firms to intervene in dairy enterprises in the subsequent years, putting an end to monopoly of Govt promoted Aavin dairy cooperatives in Tamil Nadu.
- This intervention has not only assisted many families directly under dairy program, but also other milk producers with increase in price for their milk production is mainly due to competition created by ASSEFA in the dairy sector in Tamil Nadu.
- Today, ASSEFA supports 24,456 families directly under the dairy program. Every day, the surplus milk production of 70,000 litres are processed, pocketed and marketed under the brand name of "Seva" and "Sarvodaya". Dairy program, which was introduced to provide supplementary income through women, has created tremendous impacts in rural economy. Hence ASSEFA has decided to promote dairy as the main source of income for the farmers.

### 5.2. Comprehensive Services

#### a) Credit for Animal Purchase and Maintenance



- Credit support has been arranged through micro finance institutions to purchase animals and their maintenance. These institutions have been promoted by ASSEFA exclusively to provide timely credit for income generation activities. During the reporting period, many families received support for both purchasing animals and maintenance. For instance, 1224 entrepreneurs alone were supported to promote mini dairying<sup>7</sup> with Development Finance of Sarva Jana Seva Kosh.

#### **b) Extension Services**

- Veterinary care is provided to maximize the animal productivity. Qualified veterinary doctors have been engaged specifically to deliver these services. Through Livelihoods Support Unit, knowledge based training is given to the producers. Linkages with govt departments are created to prevent spreading of contagious diseases and for utilisation of artificial insemination facilities.

#### **c) Appropriate Technology to Intensify Dairy**

- Milk, being a perishable product, gets spoiled, if not processed within three hours from milking. Since the operational areas are remote and backward in nature, limited opportunities exist to market the surplus milk within the stipulated time. Hence to overcome these difficulties, bulk cooling units and milk processing plants are established in the potential areas.
- The first Milk processing plant was erected in 1996 at Uchapatti. Following the success of this plant, other milk processing plants were subsequently erected in Dindugal, Vilupuram and Kancheepuram districts. These plants process the surplus milk procured from the surrounding dairy groups and sell it through well connected marketing outlets.
- Further, bulk cooling units have been installed in the procurement areas to collect the milk at the earliest moment to maintain its quality. These help to increase the efficiency of the dairy program. At present, there are *five processing plants* and *eleven bulk cooling units*, of which two are erected recently and yet to start the operation. Similarly, the chilling unit at Chinnasalem is converted into full fledged processing unit during the reporting period.

#### **d) Community Structure for Management**

- Separate companies have been formed to manage each of these plants. The Board of Directors is formed by the elected members from the dairy groups located in the contiguous area. For effective and efficient functioning of the Board, regular training has been given to the members in managing the units in respect of hygienic processing and marketing in accordance with market demand.

#### **e) Employment for Local Youths**

- The milk processing units are operated by the locally trained educated youths. Prior to joining, intensive training was given by trained personnels. A separate technical wing, DEFT (*Dairy Engineering and Food Technologies Ltd*) is established with the experienced youths. Their assignment is to provide technical guidance in terms of maintenance, cost

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<sup>7</sup> Under Mini Dairying, farmers supported to maintain at-least 5 animals, i.e., to undertake dairying as full time employment.

reduction and introduction of new technology in various dairy based livelihood enhancement ventures.

- Similarly, for marketing milk and its by-products, local youths have been employed. Our Milk products – 1) processed milk, 2) curd, 3) butter and 4) ghee are supplied to prestigious institutions such as *Air India*, *Taj Groups (five star hotels)*, *BHEL*, *Ayurvedic Medicine Manufacturing Units*, *Sweet Making Units*, etc.

### 5.3. Initiatives to Bring in More Families

- Ghee Manufacturing Unit: As part of diversifying the dairy program, a milk by-products making unit is established in Uchapatti Campus. This unit is equipped to manufacture and market ghee and butter products. These products are approved by “Agmark”, the Indian Standard Approval Authority. This unit is manufacturing 2 tons of ghee and butter every month. These are marketed mainly to Ayurvedic Medicine Manufacturing units, Bakeries and Hotels. Retailing to household is being initiated by selling the products in 50 gms, 100 gms, 250 gms 500 gms and 1 kg packs.
- Installation of Bulk Cooling Units: Two bulk cooling units in Cuddalore and Kurujipadi in Cuddalore district are installed to support farmers in the coastal area. The capacity of each bulk cooling unit is 6,000 litres. The potential members have been brought under dairy groups and provided necessary training. For operating the units, educated youths have been selected and trained in other bulk cooling units.
- Upgradation of Chinnasalem Unit: The chilling center, operational at Chinnasalem, is upgraded into full fledged plant with 10,000 litres per day capacity. Professionals were engaged to assess the market potential for pocketed milks in the surrounding areas. The team in Chinnasalem is also strengthened to operate the full fledged plant. The upgraded plant was inaugurated by Shri Francesco of Italian Embassy and India Country Program Manager, Mani Tese, Italy.

## 6. Micro Enterprise Based Livelihoods

- Under integrated development approach, ASSEFA started supporting the rural communities with non farm activities. This was mainly due to the following reasons.
  - *Inadequate income made small and marginal farmers to look for alternative opportunities.*
  - *Gradual increase of pressure on land due to entry of large no of new workforces.*
  - *Increase in unemployment rate among educated rural youths, as they did not prefer to involve themselves in agriculture*
- Consequent to this policy change, ASSEFA promoted a separate institution, “Sarva Seva Gramodhyog Samithi” in 1987 exclusively to support rural poor in non-farm activities in its operational areas. During the initial period, Samithi was involved in identifying potential activities in non-farm sector that are suitable for the rural communities. Based on their exploration, the following programs were implemented

### 6.1. Khadi & Village Industrial Activities

- Samithi introduced Khadi and Village Industrial activities, in the beginning to promote rural livelihoods. During the late 80's, the govt was also supportive in promoting Khadi and Village Industrial activities. Under this favourable condition, Samithi received approval from Khadi and Village Industries Commission on Sept. 1991.
- Various Khadi and Village Industrial activities programs were implemented subsequently to support the rural poor. Based on the individual interest knowledge and their expertise, suitable activities, were introduced, as given below.
  - Leather Products Making
  - Khadi spinning, weaving and garment making
  - Silk spinning and weaving
  - Pooja Material making
  - Blacksmithy, etc.
- 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 under the trained masters on a continuous basis. At the end of the training, the members were assisted to establish their own enterprise.
- Apart from skill upgradation, support in terms of working capital, infrastructure development and market linkages were extended to set these enterprise. For market linkages, established own market out-lets in the semi-urban and urban areas, where it sells products made by our beneficiaries, besides selling products made by other rural poor.
- During the reporting period, 74 traditional artisans were engaged in production of khadi and Agarbathi products – *saris, dhotis, towels*, worth Rupee one and half million. In addition to marketing these, products manufactured by other artisans approved by KVIC were also marketed. KVI products worth Rupee eleven million were marketed through own outlets with the support of 27 educated rural youths.

- However, there were constraints in expanding KVI activities due to various reasons and hence activities were diversified to promote many rural livelihoods including dairy promotion.

## 6.2. Tailoring Based Livelihoods

- Initiated to support educated 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 income-generating program for such girls, tailoring came as a preferred professional for two reasons: *reasonable income earning opportunities* and *independent profession*.
- Under this program, suitable girls/women were identified and arranged training via federation of women groups. At the end of the training, these girls were supported with good tailoring machines. For girls or women who needed support for marketing the finished products, linkage with the nearest Samithi sale outlets is established. During the reporting period, 2798 persons received support under this program.

## 6.3. Micro Enterprise for Women

- Women are encouraged to take up suitable enterprises for income generation. Depending upon their interests and skills need-based support such as training, capital and marketing are provided. The enterprises for which supports provided include grocery shops, petty trade, retailing of vegetables, flowers, fruits, textile products, tender coconuts, manufacturing and retailing of dry food products, running STD booths etc. During the reporting period, 4,277 families were supported.

## 6.4. Vocational Training to Rural Youths

- Interested rural youths are given training in market driven vocational courses through ASSEFA's Industrial Training Centers. The courses include Electrician, Mechanic in Air conditioning and refrigeration, Wireman, Fitter, Diesel Motor Mechanics, Computer Operation, Tailoring, Embroidery and Needle work. Placement opportunities are offered to these students by arranging campus recruitment. Students, who want to start own enterprises, are supported financially and technically. This year 198 youths were benefited under this programme.

## 7. Livelihoods Finance

- Credit is necessary to promote sustainable livelihoods for the poor. There are many mainstream financial institutions but the poor cannot get credit due to cumbersome procedures and bureaucratic approach. In order to overcome these difficulties, micro-finance institutions had emerged in various parts of India in the last one decade. Nevertheless a large number of rural poor are dependent upon private moneylenders, who charge exorbitant rate of interest.

### Landmark - ASSEFA's Livelihoods Finance

1978	Gram Sabhas collected surplus income earned out of ASSEFA support and used on revolving basis for IGPs.
1985	Promoted Nidhi Foundations exclusively to manage the revolving funds for promoting income generation activities at village level.
1987	Established Federation of Nidhi Foundations at the area level to provide better services in utilising revolving funds
1989	Promoted Sarva Jana Seva Kosh Company an apex company to manage the revolving funds for federation of Nidhi Foundation.
1992	Promoted women self help groups – <i>introduced savings and thrift activities.</i>
1994	Women self help groups linked with Banks to avail loan facility for income generation activities.
2000	Study undertaken to consolidate and carry forward the women SHGs movement. Women SHGs federated at the area level and registered under Mutual Benefit Trust Act.
2001	Promoted Sarvodaya Nano Finance, a Micro Finance Institution to meet the financial requirements of ASSEFA promoted women SHGs.
2006	Restructured Sarva Jana Seva Kosh to meet the changing environment at the policy level.
2007	Sarvodaya Nano Finance Ltd achieved 7 <sup>th</sup> rank among 565 Micro Finance Institutions assessed CGAP to possess well developed system and transparent operation.
2007	Promoted ASSEFA Chit Company to meet the investment requirements of the ASSEFA workers.

#### 7.1. Sarva Jana Seva Kosh for Development Finance

- ASSEFA is considered a pioneer in this sector in India. It has supported the rural community with easy access to credit since 1988 by establishing Sarva Jana Seva Kosh. The unique feature of the Kosh is that it is conceived as a trusteeship so that the owners of the Kosh are the local community and no individual ownership is permitted. Moreover the profit earned cannot benefit any individual but is ploughed back for community development.
- Recently, the legal entity of the Sarva Jana Seva Kosh has been changed to cope with change in the policy in India towards the micro-financial service sector. Accordingly it has been registered under the 'Non Banking Financial Companies' Act, the best suited legal entity for such financial services.
- Sarva Jana Seva Kosh operates with a three tier structure. At the village level, the entrepreneurs are brought together under, 'Livelihoods Ensuring Group (LEG)'. At area level, these LEGs are federated and registered under Mutual Benefit Trust Act. The common resources available at LEGs are mobilised at the Federation level and invested

as share in Sarva Jana Seva Kosh. The elected members of such Sarvodaya Livelihoods Ensuring Mutual Benefit Trusts (SLEMBT) become the Board of Directors of the Sarva Jana Seva Kosh.

- As on date, 17 such SLMBTs are established in Tamil Nadu, operating with 71 branches. It has brought in 38,438 entrepreneurs under its fold and supporting them with need based development finance worth Rs 266 million for the period from April 1 to March 31, 2008. The on-time recovery of 100% is maintained.

S.No	Loan Products	Purposes	Support During 2007-08	
			clients	Amount in Rs Lacs
1	Annapoorna	To promote tiny enterprises	30490	1431.1
2	Komadha	To promote mini dairy	1224	510.52
3	Boomadha	To promote agriculture development	140	466.9
4	Nazhavazhvu	To promote hygienic living environment	4946	233.4
5	Vazhvadaram	To support unemployed educated youths	8104	14
6	Subhiksha	To revive sick unit	1	10.5
	<b>Total</b>		<b>44,905</b>	<b>2,666</b>

## 7.2. Sarvodaya Nano Finance Ltd for Micro Credit

- It is the first micro-finance organisation owned by the rural women for their credit needs. This was established in 2001 based on the requirements of the women groups. The Women Development Programs of ASSEFA, which was initiated in the early 1980s, become the basis. By 2000, there were nearly 4,000 women groups with about 70,000 members.
- The assessment of these women groups revealed that though these groups had good system of thrift, savings and internal credit, 40 percent of these members had not accessed any external credit for various reasons. Moreover, they were in need of support to guide and co-ordinate their activities. Therefore, it was felt that the only sustainable long-term solution was to have in place a financial institution with intermediary structure for development of women through women self help groups.
- Similar to Kosh, Sarvodaya Nano Finance Ltd operates on a three tier structure. The women's self help groups formed in the villages are federated at the block level and registered as Mutual Benefit Trusts. The SHGs register themselves with these trusts and become members of the trusts.
- These trusts mobilise the resources from the women groups and invest the same as shares in Sarvodaya Nano Finance Limited, a NBFC registered with the Reserve Bank of India. The Sarvodaya Nano Finance Ltd (SNFL) supports the SHGs with micro-credit through Mutual Benefit Trusts. The Company extends credit to the Sarvodaya Mutual Benefit Trusts which are members of the Company's General Body by virtue of

their shareholding. The Sarvodaya Mutual Benefit Trusts, in turn, lend to SHGs that are registered with the MBTs.

- As on date, 32,036 women SHGs are functional with the membership of 5,44,612. These groups are trained regularly. The groups, which qualify to become members are registered with MBTs. The total number of such groups was 17,240 as on March 31, 2008. During the reporting period, a sum of Rs. 1724 million worth credit was provided to benefit 171,866 members. The on-time repayment stood at 99.66%.

<b>Particulars</b>	<b>2006 - 07</b>	<b>2007- 08</b>
Loan disbursements ( <i>Rs in lakhs</i> )	11,604	17,240
Number of individual borrowers	126,211	171,866
Average per capita loan size ( <i>In Rs.</i> )	9,194	10,032
Active borrowers at end of the year	116,625	156,295
Number of members enrolled	266,380	266,380
On Time Repayment Rate (0 day)	99.57%	99.66%

## 8. Rural Education

- Education is one of the early and main interventions of ASSEFA, as it gives children of poor families a means of breaking out of the 'deprivation trap' which affects their village and most of its households. This is because it can change their perception of their ability to act positively, and also give them the technical means to do.

### Landmark: ASSEFA Education Programme

1978	Established first school at Vadugapatti
1979	Collaboration with Neelbagh Experimental School.
1980	Eight Schools in Five Areas
1985	Fifty Five Schools in Tamil Nadu.
1986-97	Gender promotion, thrust to girl children and women education
1997	Initiated sustainable process for Education Programme.
1998	Diversification – Promotion of Industrial Training Institutes
1999	Decentralisation of Management with separate entity.
2000	Curriculum on 'Learning Non-Violence' become integral part of school syllabus
2005	Promoted education in coastal areas
2007	New Course on Diploma in Teaching Education.
2008	Applied for opening a college for Bachelor of Education.

- Having started with just 27 children, the education programme has grown like other programmes, through experimentation, sharing of ideas and experience, using a mixture of Gandhian philosophy, common sense, and determination, with external inputs. Today, ASSEFA education programme supports 56,867 children with the support of 1,663 qualified and experienced teachers and non-teaching workers

Particulars	Students	Teachers and other workers
• Regular	• 22,316	• 1,454
• Non-Regular	• 34,551	• 209
• <b>Total</b>	• <b>56,867</b>	• <b>1663</b>



- The education is successfully implemented with the following strategies:
  - *The development and maintenance of a practice of teaching which prepares rural children for quality life.*
  - *The inter-relationship of the programme with the concurrent development project, which has wider aims of the community and*
  - *The continuous availability of a good formal education system even after the completion of the development project.*
  
- Schools are established in remote villages where there are no schools. In fact, in many villages, our first batch of students was the first generation learners. In areas where Government schools are available, ASSEFA provides supplementary education to those children who have difficulties in learning.
  
- Thus, having started with the purpose of universalising the primary education, at present, the following comprehensive services have been offered due to the demand from the local community.
  - *Pre-Primary Education (Balwadi)*
  - *Primary Education*
  - *Middle School Education*
  - *High School Education*
  - *Higher Secondary Education*
  - *Supplementary Education*
  - *Matriculation and*
  - *Technical Education*
  
- Apart from teaching Govt prescribed curriculum (*to keep the children in mainstream education*), the following life oriented education is also provided to improve the intellectual, physical, and spiritual growth of the child.
  - Yoga and meditation: has been introduced for middle level students to improve their physical fitness and strength of mind. The teachers concerned have been given adequate training in various Asana and meditation under the guidance of trained instructors.
  
  - Learning Non-violence: Classes on learning non-violence for all standards: Pre-primary, primary, middle, high school and higher secondary education are held with the participation of resource persons, teachers, students, parents and the local community. This subject has been introduced as a part of the regular syllabus for all standards. Being a new subject the teachers concerned are trained under the guidance of experts.
  
  - Curriculum on Livelihood Activities: To teach the children the essence of key livelihood activities in the rural areas, training is provided in dairy enterprise, goat rearing, poultry and agriculture and horticulture farming.
  
- Apart from classroom learning, the students are given first-hand experience in cultivation/animal rearing activities. In addition, demonstration units are also established in suitable locations. For high school girl students there are opportunities to

be trained in suitable vocations such as tailoring and typewriting. Further, in order to promote health and a hygienic environment, kutty doctors are trained in personal hygiene, first aid, environment protection and to spread this knowledge among the community

- Initially these educational programs are started with the support of grant funds. In due course, the following strategies are worked out in partnership with the local community to continue and sustaining the education program.
  - *Establish strong Community Organisations to manage these programmes after the withdrawal of ASSEFA.*
  - *Ensure Quality Services*
  - *Building up of adequate corpus funds to meet school expenses and*
  - *External Linkages to avail necessary support*
- Accordingly, School committees are established in the school villages with elected parents as the members. These committees are federated at the block level with the elected members from the School committees. This two- tier structure is established to make the local community responsible for managing these schools through ASSEFA-Community Partnership network.
- In order to provide overall guidance and support for the schools, Education Trusts have been formed. Each of these Trusts covering schools in contiguous areas is managed by professionals and community leaders having concern for social welfare of the community. Currently, over 80 percent schools are run independently without getting constant external grant support and are managed by the School committees and Federated bodies with the support of eight Education Trusts.

## 9. Community Health

- Health Care is a major challenge in India. Although, various stakeholders are involved in delivering welfare measures<sup>8</sup>, still the required intensive services are inadequate in many remote areas. Of the 25 million children born in India every year, nearly 2 million die before reaching the age of one, and most of these deaths are avoidable. Similarly, many are disabled, Vitamin A deficient and malnourished. Waterborne diseases like diarrhea, typhoid, cholera and infectious hepatitis account for 80 percent of India's health problems, and every fourth person dying of such diseases is an Indian.

### Landmark: ASSEFA Health Programme

1984	Started community health services.
1988	Developed and implemented comprehensive health services in Natham area on pilot scale.
	Become an active member of Tamil Nadu Voluntary Health Association
1997	Established Sarva Seva Habitat Promotion Company to promote rural housing program.
1999	Intensive MCH services in Gingee region with a mini clinic
2000	Established other Habitat Company to promote rural housing program in the Central part of Tamil Nadu.
2005	Intensive health services in the tsunami affected coastal areas.
2006	Established Stress Management Center to provide services in the coastal areas in the aftermath of the Tsunami tragedy.
	Intensive MCH services in Marakanam through establishment of mini clinic.
2007	Promoted exclusive Organisation to provide health care services in the coastal areas of Tamil Nadu.
	Introduced Social Security Schemes in Natham and Thuvankuruchi regions on pilot scale.

- The worst affected are the rural community, where the prevalence of poverty combined with inadequate infrastructure, resulted in many people, particularly children and women, are affected with preventable diseases. The lack of active participation of local community in health services also reflects the poor reach of these services on a sustainable basis. Several studies have estimated that 80 to 90 percent of the health problems of the poor can be resolved without clinical intervention with promotional and preventable measures.

### 9.1. Health Care Services

- Under integrated development approach, ASSEFA started its health care services with mainly promotive and preventive measures. These included hygienic living,

<sup>8</sup> These services, have of course, created impacts in terms of increase in life expectancy at birth from 33 years at independence to 61 years in 1992, infant mortality rate declined from 146 per 1000 live births in 1960 to 74 in 1993 and child mortality rate declined from 236 per 1000 live births in 1960 to 109 in 1993.

improvement of sanitary and water supply facilities besides health and nutrition education campaigns.

- ASSEFA has established drinking water facilities in the remote villages where the problem of drinking water posed a threat to the local communities. Besides, water supply system generally becomes the responsibility of the community, for which training on community water management and maintenance are provided to the selected members of the community.
- Similarly improvement of sanitation facilities is carried out at schools, households and community. The poor sanitation facilities in many remote areas are the cause for the spread of contagious diseases like malaria among the local communities. In fact, the condition is severe during rainy season. Assistance is also given to the rural women to use the improved chullas instead of the traditional three stone stoves, which often caused respiratory diseases among women and children.
- As the demand for such facilities including upgradation of dwelling places, was high, ASSEFA promoted a separate apex body, '*Sarva Seva Habitat Company*' exclusively for these activities (more details *vide Habitat promotion*).
- Simultaneously, health camps were organised in areas where endemic diseases break out. This has been carried out in collaboration with Government hospitals. In some villages, linkages have established with the existing health care institutions for curative treatment of the local communities.
- ASSEFA has developed a comprehensive Mother and Child Health (*MCH*) and it has become a major focus today. Under this, services such as ANC, PNC for pregnant women and children under three, to monitor growth and immunisation of children to provide supplementary feeding and to educate families about proper nutrition and health have been undertaken. At present, these services have been intensively carried out in Gingee, Marakanam and other Coastal areas in Tamil Nadu.
- In addition, school health programme is carried out, in which services such as supply of nutritious food, regular health check up and follow ups are undertaken. Further, ASSEFA has evolved a new concept of "Kutty Doctor" exclusively to disseminate the knowledge health care and make the students participate in it.
- Accordingly, each year, selected bright students in a school are trained in first aid treatment. At the end of the training, these students are equipped with the first aid box. During the entire year, these students will carry out the first aid treatment in the school. Subsequently, these services were also extended to the local village people.
- During the reporting period, 73,490 persons were benefited under these holistic health care services.

## 9.2. Social Security for Vulnerable Women

- ASSEFA undertook a study on the vulnerable section among the women groups in the selected project areas. Nearly 13 percent of the total women surveyed are widows, deserted ladies, divorced women, women with chronic diseases and pregnant ladies. Apart from being poor, these women faced special problems and they are vulnerable to exploitation.
- Based on the wider consultation with the local communities and concerned stakeholders, a scheme to compensate for wage and human losses is introduced on pilot basis in Natham and Thuvankuruchi regions as first phase. Accordingly, the interested women are brought under this scheme by collecting an annual admission fee,

as fixed by the respective federation of women groups (SMBTs). The following are benefits, the members under this scheme:

#### Wage Loss Compensation

- The pregnant ladies cannot generally attend to their normal work for three months. Since, majority of our women members work as agricultural casual labourers, they lose their wages during these periods and often struggle to cope up with family costs. There is a chance that the health of both mother and child can suffer due to these reasons.
- Wage compensation is provided to such ladies on delivery of the baby. In addition to compensation, as decided by the respective SMBTs, a 'New Born Kit' is also given to meet the essential needs of the new born child as well as the mother. One of the important criteria to get the compensation is that the pregnant ladies should have received Ante Natal Care (ANC) compulsorily from the nearest hospital. This process is initiated to motivate all the pregnant ladies to get proper ANC and delivery services from the trained workers.

#### Human Loss Compensation:

- The registered members get the benefit under human loss compensation too. Upon the sudden death of a member due to various reasons, the nominee is paid a lumpsum amount<sup>9</sup> as decided by the federation of women groups. Initially, the family is paid a sum to clear any hospital expenses as well as burial related costs. Later, the balance amount is given to the nominee. Generally, the member is recommended to invest this fund for the benefit of their children.

### **9.3. Promoting Hygienic Living Environment**

- Hygienic living places are necessary to prevent the spread of contagious diseases. In rural India many families live in an environment which gives rise to such diseases. As part of addressing these issues, ASSEFA initiated housing program in 1986 to improve hygienic living environment. There were good response and the program was replicated in many areas.
- As the program was getting larger, ASSEFA floated "Sarva Seva Habitat Promotion Ltd" in 1997 and another company "SEVA HABITAT PROMOTION" in 2000 exclusively for Central part of Tamil Nadu. Similar to dairy program, these also operate with three tiered structure. The housing groups formed at the village level, are federated at the area level. At present, 31 Federations are functional supporting 252 housing committees.

The Board of Directors of the Housing Companies is the elected members of the Federation of Housing Groups. These Companies, in addition to providing professional assistance in managing the revolving funds for the housing program, provide support in resource mobilisation, liaising with other Govt/institutions and act as an apex body to the housing program.

#### **a) Improvement of Dwelling Places**

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<sup>9</sup> Compensation ranges from Rs 10,000 to 20,000

- Under this program, financial and technical assistances are provided for improving flooring, roofing, electrification, cross ventilation in the kitchen, construction of toilets and drainage and provision of safe drinking water facilities. Credit support of Rs.10,000 per family is provided. During the reporting period, 8,546 families were supported with funds worth Rs. 25 million

#### B) New House Construction

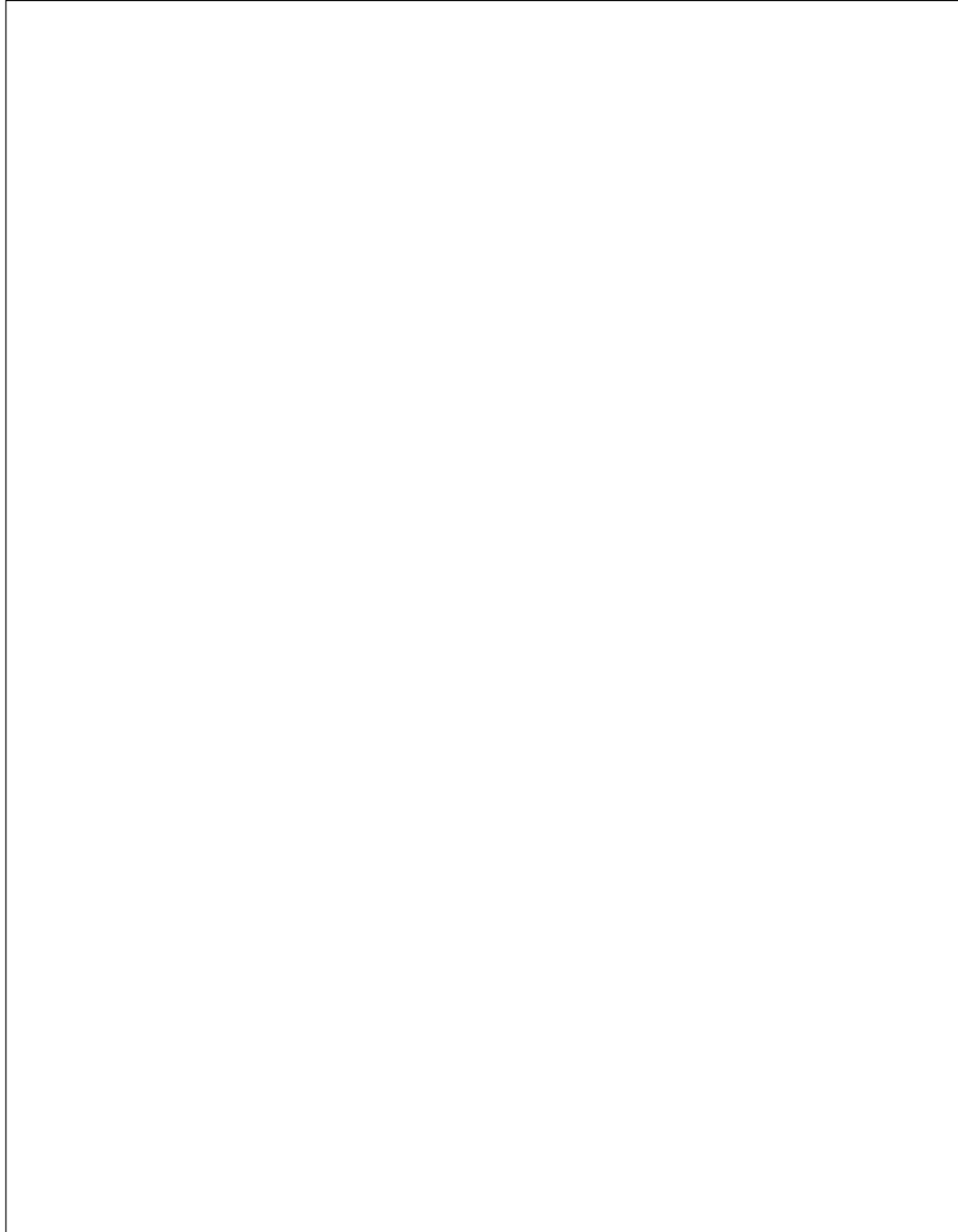
- Similarly support is provided to rural women for constructing new houses. This assistance is provided only when the title of the house is in the name of the women. The amount for new construction is released in phase based on the process of the construction works.

S. No	Particulars	Units
1	Families under home improvement	35,710
2	Families under new house construction	348
	<b>Total Families covered (cumulative)</b>	<b>36,058</b>

- In order to specifically carry out this program, ASSEFA floated “Sarva Seva Habitat Promotion Ltd” in 1997. Another Housing company in the name of “SEVA HABITAT PROMOTION” was registered as a Section 25 company during the year 2000 which also started giving credit assistance to rural poor for housing activities in Central part of Tamil Nadu. Similar to dairy program, it also operates with three tiered structure. The housing groups formed at the village level, are federated at the area level. At present, 31 Federations are functional supporting 252 housing committees.
- The Board of Directors of the Housing Companies is composed of the elected representatives of the Federation of the Housing Committees. These Companies, in addition to providing professional assistance in managing the revolving funds for the housing program, provide support in resource mobilisation, liaising with other agencies/institutions/government and act as an apex body to the housing program.

## 10. Community Organisations

- Sustaining development initiative is one of the major objectives of ASSEFA. Towards this, various activity groups have been established at the village level to manage the respective programs. These activity groups are federated at the area level for co-ordination, external linkages and collective action. An Apex body with a proper legal entity has been created with professional expertise for each program to coordinate and provide professional support.



# 11. Human Resources

## 11.1. ASSEFA Resources

- The total manpower strength in ASSEFA development activities is 6099. This figure includes both workers and volunteers involved at various levels. The participation of female workers/volunteers is 4214, which accounts for 69 percent of the total workforce. In order to improve the efficiency of the workers, training at various levels is organised regularly. This includes class room training, exposure visit, experience sharing etc. The present strength of Human Resources in ASSEFA and its promoted organization classified under the headings of cadre and gender is given below

## 11.2. ASSEFA Chits Fund Scheme for Workers:

- In order to meet any emergency and investment needs of the workers, ASSEFA started, 'ASSEFA Chits Funds' Scheme. Accordingly, the workers have the choice of selecting chit scheme of Rs 25,000/-, Rs 50,000/- and Rs 1,00,000/-. Each chit comprises of 25 members with regular contribution every month, as per the chit scheme, for 24 months. Every month, the members who required fund for investment, gets the savings of that month on auction basis. The one who quotes the lowest bid, get the money. As on date, there are 15 nos of Rs 25,000 chits, two Rs 50,000 chits and one Rs 1,00,000 chit. A separate company registered under Chits Funds Act is promoted exclusively to manage this program.