

# *The Community Services Guild*

—In the cause of women and child development

## ANNUAL REPORT - 1988



Participatory planning : the secret of CSG's success



20, C - BLOCK, 9th STREET, ANNA NAGAR EAST, MADRAS - 600 102  
INDIA



# The Community Services Guild

—In the cause of women and child development

## **ANNUAL REPORT - 1988**

The Community Services Guild (CSG) made its beginning in September 1980 to initiate 'development oriented' programs with professional outlook, which were found much lacking then.

The CSG had carved its objective 'to work for the poorer and needy sections of the Society with specific attention to women and children for an all round development with focus on - as situation calls for - social education, economic and health fields'.

The programs were so designed to achieve this objective within the frame work of its basic ideologies, viz.,

- the programs shall be 'need-based' and 'participative';
- it shall assist the program participants to become 'self-reliant' and continue development activities by themselves after the planned period;
- to provide minimal support and follow-up, as and when sought, after handing over the programs to the community.

Towards the realisation of the objective, the CSG had initiated few development programs in Madras, South Arcot, Salem and Chingleput districts.

### **MADRAS CITY SLUM WELFARE SCHEME (SWELS)**

A third of the city's population was living in Madras slums as per 1971 census and it was steadily growing fast not only with more population growth but also with more population influx due to poverty, industrial growth and development of trade and commerce in the city and so on.

The vast majority of people who migrated to the city belonged to working class and could not afford to get rented accommodation with their poor earning. Hence they squatted on any available open space near to their workspots and put up huts in a very haphazard manner without even the minimum facilities and presen-

ted the most unhygienic and ugliest scene. \*During rainy season, the whole area gets flooded, pathways become swampy and the entire colony becomes a fertile breeding place for mosquitoes, exposing the slum dwellers living in the area to all sorts of diseases. During summer the thatched huts are prone to fire accidents. Thus the slum dweller's life is the most miserable devoid of all basic amenities'.

The Tamil Nadu Government took serious view on this and started massive housing project with all basic amenities to house these slum dwellers. But the efforts of the Government was only partially successful due to reasons

\* Courtesy : Socio-Economic Survey of Madras Slums, 1975



like; the Government could not stop further influx of rural mass leading to the growth of new slums, people's inability in proper usage of facilities provided in new tenements (such as latrine, drainage, etc., due to lack of knowledge coupled with inadequate water supply, leading to converting the new tenemental blocks also as 'vertical slums'), illegal subletting of tenements by slum dwellers, accommodating people belonging to different geographical, cultural, religious and economic background in the same tenemental blocks leading to conflicts among them, unemployment among youth resulting in criminal tendencies, illicit liquor production and sale, frequent police raids.....all these made their life very miserable.

The CSG had identified the following as the root cause for all these problems: lack of knowledge in the usage of the new houses, high level of illiteracy, unemployment, unchannelised energy of youth and irresponsible behaviour with most adult men.

To make their life more meaningful and to

bring betterment in all fields and to bring co-operation amongst them, the CSG had initiated a program in 1981 under the name 'City Slum Welfare Scheme' (shortly known as SWELS) with the following activities.

### Education and Training

Non-formal education for adult women, night-schools for below average school-going children and coaching classes for school drop-outs were started. Social education training to 205 women (for providing them with adequate knowledge on matters such as community consciousness and work, health education, nutrition and house keeping, natal care, population education, first aid, family budgeting and small savings, co-operatives and insurance) were organised, likewise leadership training to 220 youths (covering subjects of community consciousness and population education, small savings, health, education, environmental sanitation & preventive health care, alcoholism, insurance, first aid) were conducted.

Vocational training to 416 youths of both sexes comprising of courses such as typewriting,



Vocational training shapes them strong and confident

\* Courtesy : Social

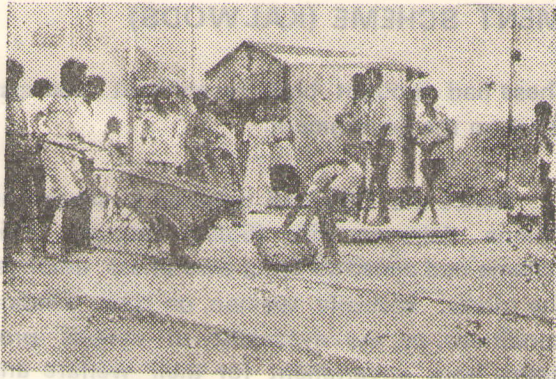


shorthand, types composing and proof reading, radio and TV mechanism, fibre crafts, sewing, masonry, plumbing, electrical wiring, paramedical, etc.) were organised.

### Health and Environmental Sanitation

The people were given health education; mobile clinics were provided (wherever needed) for treatment of common ailments and to various immunisation activities. During last year (before handing over the programs to PPIs) 5232 people were treated for common ailments.

Community cleaning campaigns were organised at regular intervals to inculcate them on



Learning collective responsibilities through cleaning campaigns

the need for collective responsibility to keep their area clean.

### Economic Program

Under this program importance was given to women and youths (both sexes). This program has helped both for 'self-employment' and 'wage employment'. 200 youths were secured jobs after they had completed the vocational training in the respective fields; and 510 women were supported with self-employment program by getting them credit assistance of Rs. 2,62,000 from the Nationalised Banks.

Participants for all these programs were selected by women and youth associations of the area, who met once a week to discuss about various problems and needs. Also youths were provided with required recreational facility and thus their energies were properly channelised in shaping them not only as good but productive citizens.

This program was planned to cover about 4000 families in 6 slum areas. But CSG could succeed in covering only 2820 families in these areas. As per its ideology, efforts were taken to educate and motivate the community for their total participation and later taking over and carrying on the programs by themselves. The CSG could succeed in this attempt only in 3 areas where they have formed their own registered associations under the name 'Pungal Pannokku Iyakkam' (PPI) (meaning women's multifarious Movement) during 1987 and started continuing most of the activities organised by CSG.

This initiative could be said as a unique one, as so far no other organisation had tried this method - handing over the activities to the community.

But it is to be noted that this project did not achieve total success though most of the programs are being continued by the community (new PPI) as participation by the members of the community could not be claimed as total since only a forth or a little more only are participating in these activities presently. One of the main reasons for this is initially the CSG had planned to phase out its involvement gradually and by providing part of the grant to PPIs for at least a few years while helping them to find the balance resources by themselves locally. As the anticipated funds did not come from the donor organisation, CSG could continue the phasing out of the program only for one year (instead of 4 years as planned earlier). This led in severe constraints on the part of the community in raising the required local funds which in turn had affected their programs. However the new



associations (PPIs) are carrying out the programs with great zeal and hope.

But the CSG has not abandoned them even then. The CSG had felt its commitment in their continued development. Hence CSG had planned a two way program to keep their spirit and morale in high order : one was by providing them with one of its staff for regular assistance in their developmental activities; the other was by providing them support as and when required by way of consultations and continuing vocational trainings.

One such training was typewriting and shorthand which was started by the CSG directly in one of the slum areas. This program was



### KALRAYAN WOMEN DEVELOPMENT SCHEME (KALWODS)

Till the middle of 1970's the tribals in Kalrayan Hills were ruled by the local Chieftains (known as 'Jagirdars') inspite of the government's effort to bring these people along with the country's main stream. However the government was successful in entering this area and introduce various government welfare programs by 1975, availing the state of internal emergency.

Its interest to bring about an early development and retrieve the forest area which was mostly deforested during the earlier period (mainly due to the practice of shifting cultivation) had resulted in starting various programs by different departments which not only had confused the tribals but also frightened them. This was coupled with harassment by local petty government officials leading to much frustration and fear on the 'new rule'.

With the intervention of the Government, these people had lost some of their rights such as cultivation in as much land (as earlier by paying only a very small fee to the Jagirdar), collection of minor forest produce, cattle grazing, timber for construction and firewood needs.

started with the active collaboration of Overseas Development Network Inc — an organisation of the University students of America — who had realised the need for not only supporting the efforts of the local participating agency with the initial cost but also to give the program a permanency — by way of creating an endowment fund and thus to carry out the activity without any disruption throughout. This is one of the very rare thinking and approach by a funding organisation which needs commendation from every quarter. It is hoped that this would set a precedence for other funding agencies also to think alike and thus promote self-reliance of the participating organisations who inturn struggle for the self-reliance of the poor.

These had brought high resentment amongst them on the government.

Hence the CSG had initiated a scheme in Chinna Kalrayan Hills (Salem District). This scheme had aimed to bring awareness amongst the tribals, specially women, on their existing conditions, on the availability of various programs from government for their welfare and development and prepare them to seek and avail those programs. To realise these aims, activities were planned to impart education to women, help in reducing their burden in fetching fuel, fodder and water, assist in increasing their income/earning and extend health care.

This program started with 3 villages in Nov. 1980 had gradually grown to cover 30 villages and hamlets comprising of 1234 families. Functional literacy program was carried in 13 villages only due to lack of suitable instructresses. This program could help in making 22 per cent of women to read and write and 5 per cent of women to do simple arithmetic also. These classes became a forum for discussion on various issues pertaining to them.





### Social Education for self development

Women's association which meets once in a week in all the villages, has become the centre for planning various programs after having detailed discussion. These associations have nearly 90% of membership in most of the villages and hamlets. These associations known as 'Maathar Sangams' (meaning Women's associations) had been an instrument in adding new programs every year. These 'sangams' have also taken responsibilities on various issues like the construction of community sheds, cleaning unused village wells, preparing various memorandums to government for seeking drinking water, street lights, roads, culverts and so on. Also these 'sangams' identify participants for various income generation programs.

The work carried out during the last 8 years in the field of social education through functional literacy and women's associations have brought tremendous development in achieving the goals of this project such as not only bringing awareness in government programs but also meeting various government officials without fear or shy, taking collective efforts on programs meant for the village development and joining together on issues related to their villages. This had also essentially helped in the revision of daily wages gradually from Rs. 5 to 7 in 1980 to Rs. 12 to 14 in 1988.

The free legal aid of the District Legal Aid Board sponsored through the CSG is functioning very actively in helping these tribals, especially women, in finding solutions to their pro-

blems including the land encroachment by government (Forest Department), property right to women, customary divorce, etc.

### To reduce burden on women :

Specially after the government took over this area and most part of the area had been handed over to the Forest Department, the tribals mainly women started facing untold problems in fetching fuelwood & fodder for their cattle. Also getting drinking water had become a problem due to continuous drought for three years. The CSG had initiated social forestry program and provided plants like subabul, silver oak, teak, silk cotton, bamboo, eucalyptus, casurina with the idea of reducing their burden at least after some period. So far the CSG had distributed 1,40,518 seedlings to 1,234 families of which the total survival rate is 78.64 per cent. For the optimum use of firewood, 941 families have been assisted with smokeless chulahs, thanks to All India Women's Conference, New Delhi.



Smokeless chulahs - made cooking less ordeal

With the active support of the government, most of villages have secured handpumps. Also 8 villages have electricity including street lights and 8 villages have been provided with solar lamps.

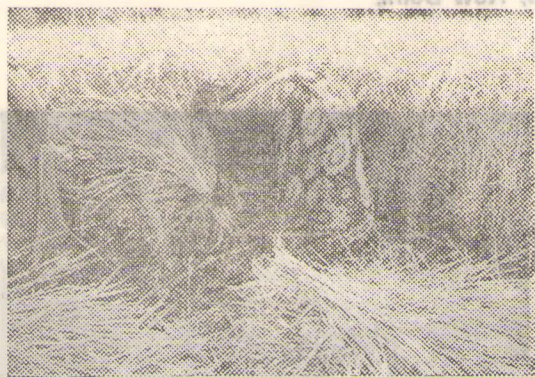


## Increasing house hold income :

This program was initiated to assist women in more earning and thus towards their development. The following programs were implemented which are mainly non-traditional, except agriculture.

### a) Agriculture :

150 women were covered under this program with a total coverage of 95 acres. Under this program, women were provided with both technical and material input. The technical input was given by way of initial training (followed by demonstration and regular follow up visits) on cultivation practices, suitable seeds, time of sowing/plantation, importance of application of organic manure and method of preparation of organic manure, etc. Under material input, they were provided with good seeds, chemical manure and pesticides and they



Timely inputs result in good yield

were treated as interest free loans. During the year 1988, the total yield was 1,99,500 kgs. to the value of Rs. 3,70,500, with an average yield of 2400 kgs. per acre. When this program was started in 1985, the maximum output per acre was 750 kgs. only. To provide better irrigation facilities, the CSG has so far arranged 57 oil engine pumps to the tribals through IRDP scheme.

### b) Vegetable cultivation :

This program was added 3 years earlier as kitchen garden which was later converted to become a commercial crop too. Under this program, seeds of bitter gourd, snake gourd, beans, cabbage, potato, chillies, ladies finger, pumpkin, etc. were distributed and women were encouraged to take only very few varieties for commercial purpose. During 1988, 60 women have taken up this scheme on a commercial way while 300 women have continued to keep it as kitchen garden. A minimum of 25 cents were taken up for commercial purpose. The CSG had provided women with technical knowledge on raising the crop and also free seeds, manure and pesticides as interest free credit. (However the earlier participants of the scheme were collecting the seeds from their own plants for growing the same for the succeeding year.)

Women have grown tomato, brinjal, ladies finger and cabbage for commercial purpose.

### c) Horticulture :

Availing the continued support of the Department of Horticulture during 1988, the CSG has arranged 180 individual mango orchards covering 180 families. Under this scheme the Horticulture Department distributed 40 mango grafts to the individual members free of cost. Apart from this, the CSG had also directly given mango grafts, coconut seedlings, orange seedlings & acid lime seedlings to all women members. It is worth to note that the survival rate is 98%. So far (from the beginning) the CSG has secured 352 individual mango orchards apart from distributing 3195 mango grafts and 9485 coconut seedlings. It is also of interest to note that the mango seedlings already distributed during 1980 to 1983 have started yielding fruits. CSG provides adequate knowledge on raising these plants and maintaining them; also during mango flowering seasons, the CSG arranges the application of chemicals and save them from falling.



#### d) Sericulture

32 women took to this program. Only the pit system of mulberry cultivation was found successful in this Hill. Despite this program



Mulberry cultivation yields a good dividend

being in its initial stage and is only 2 to 3 years old, these women are able to make Rs. 3800 average per acre. During this year these women together had earned an yield of



Feeding worms to feed her family

1400 Kgs. This program shall provide more yield only when the mulberry plants grow well and good return from this scheme can be had only after 5 years.

#### e) Dairy :

This is one of the most successful programs in the Hills. Presently 52 women have taken up this program. At present there are 60 animals with these women. Women of Pudur unit are yet to come out from the earlier setbacks of this program while the women of Nathampattu Unit (who have taken up this after gaining experience from Pudur program) are having good results. This program is supported both through IRDP / ITDP schemes of Government and in addition with interest free credit assistance from the CSG for purchase of animals. The CSG further provides seed money for feed & also help them to raise fodder grass (10 cents per animal) and arrange timely treatment & insemination to these animals. Under this scheme women have to repay the loan within 2 years; but in Nathampattu Unit after having taken up this program in March 1988, women have repaid three-fourth of their loan apart from making about Rs. 200 to 250



Dairying - Women's new found asset

per month for themselves. The marketing has been organised by the CSG. The local sale is given priority and the surplus milk is sold to Salem District Co-operative Milk Producers Union. Seeing the success of this program here, the Director of Animal Husbandry has sanctioned 55 more units (2 animals per unit) under ITDP to be sponsored by CSG.



#### f) Apiculture :

This program was started only to augment some more income to the family. Since availability of flowers having nectar is found very limited in this part of the Hill, this scheme was functioning without much encouragement. CSG though planned to cover at least 300 hives, there are only 125 hives presently working and during 1988, 240 Kgs. of honey were extracted.



Even Honey bees support women development

Under this program 48 women are being covered who were given with an initial training

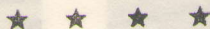
and now supported with regular follow up and also help in catching of bees. With high demand for honey and less extraction, there is no marketing problem.

#### g) Handicraft :

The CSG had initiated kora grass mat weaving program covering 18 women. The program was functioning well till 1985. As CSG was working against poor wages and for minimum wages to the people, the efforts started to bring favourable wage revision year after year. While women could get Rs. 5 only during 1982, this program had attracted them which gave them an earning of about Rs. 7 to 10 per day. With the gradual wage revision now to around Rs. 13 to 14 per day, women prefer to go for wage labour elsewhere than taking up this program. Hence CSG is planning to shift this program to Cuddalore project where in a particular village women are not able to get more than Rs. 5 per day and that too not regularly.

#### h) Handlooms :

10 women had taken up this program and were earning between Rs. 12 to 14 per day by spinning yarn from mulberry silk waste. Since the cost of raw materials had been doubled during August 1988, the CSG had slowed down this program.



### WOMEN SELF-EMPLOYMENT SCHEME (WOSEM)

Till the seventh plan, the government did not recognise women's economic activities in the informal sector. But at the grass root level, it is mainly the earning of women that sustains the family from starvation. Most of the poor women irrespective of living in urban or rural take up some economic activity (either self-employment or wage employment) which most often had gone unnoticed by the planners though these invisible hands contribute a lot to the national economy.

These women find wage employment mostly as agricultural labourers, construction workers, housemaids or in other small employment like in road laying work, forest plantation, etc. Their self-employment ranges from small vending such as vegetables, flowers, fish, etc., or running petty shops or tea stalls, sale of firewood, rag picking or producing vegetables, flowers, making papads and so on. While wage employment is very often seasonal, self-employment provides earning mostly throughout the year.



These small self-employed women depend only on outside sources for their capital requirement. Since the male dominated world do not give due recognition and place to these women, they find extremely difficult more often in getting institutional credit assistance. Hence ultimately these women have to fall in the hands of the whole - salers or the money lenders who give credit assistance to these women but take away most of their profit by way of interest which range between 36 and 120 per cent in Cuddalore and 120 and 300 per cent in Salem.

Seeing the plight of these women at the hands of these people, the CSG had planned a scheme to alleviate the problems of these poor, self-employed women of the informal sector by arranging them institutional credit delivery and to encourage them on joint efforts for collective bargaining, co-operation aimed at economic self-reliance and ultimately their development. This scheme was initially started



Working her own way to keep away the family's starvation in Salem district covering Salem and its neighbourhood in the year 1982 and was extended to South Arcot district, covering Cuddalore and its neighbourhood in the subsequent year.

The scheme presently covers 11 villages in Cuddalore and 10 villages in Salem. These women were initially secured loans from nationalised banks under DIR Scheme.

In the Initial period there were some pitfalls in the selection of members which caused set backs in the program. These were identified and modified. Presently the scheme arranges credit assistance to women members under group guarantee, who were selected by the respective village 'Advisory Council'. To encourage the Group Organisers and also to minimise their travel expense, between their place and the bank, these Group Organisers are given an incentive of 2 per cent every month on the total repayment made by each of their group.

The General body which is the representative body of all the villages, represented by the village/area group organisers, meet once a month to take stock of the programs carried out during that month and also plan the next month's programs. This meeting has helped very much as the women are now groomed for positive thinking and feasible planning for effective program administration. This is a forerunner to train these women before handing over the programs to them.

As in other projects of CSG, in this project also the Women's Associations play a pivotal role which meet mostly twice a month. They discuss not only about credit but also issues related to their business and problems they face at the hands of local authorities in business places, children's education and other relevant issues pertaining to their families. They also discuss and plan their savings apart from discussing irregular credit assistance from banks or delayed repayment of any member when occurs. Though the banks were with full of appreciation on the timely repayment, when it comes to extending further credit it is paining to see that none of the banks gave them on time.



This made the women participants to think and find an alternative method of getting credit at a nominal interest rate. Further banks never gave credit support to other non-productive activities, such as to meet school expenditure for their children or when house gets burnt or to meet the expense during the death of a family member. Thus, women finally had identified the need for their own co-operative credit society. With great effort finally the women of Cuddalore were successful in getting the society registered under the name 'CSG's Self-Employed Women's Co-operative Thrift & Credit Society Ltd' in November 1987, while

the women in Salem are still struggling to get the same from the Co-operative Department.

The Cuddalore Society had actually started its work only from April '88 and within the nine months period it has Rs. 1,22,124 savings through various savings schemes and a turnover of Rs. 8,06,888 (For more details please see the Table on pages 12-13). The repayment is cent per cent and on time. However women in Cuddalore and in Salem are still trying to get the support of the banks too. Since the inception, women have secured assistance from the nationalised banks as shown below :

Year	Cuddalore		Salem	
	No. of Loans	Amount Rs.	No. of Loans	Amount Rs.
1984	129	26,800	222	45,100
1985	364	90,800	229	59,480
1986	354	1,65,850	645	3,13,400
1987	343	2,02,550	330	1,73,750
1988	526	4,43,150	480	3,80,124
Total	1716	9,29,150	1906	9,71,854

Presently there are 575 active members in Cuddalore and 850 members in Salem.

Night schools were started to coach the school going children. There are 12 centres conducting this program with 216 childrens



Shaping the children for better future

studying in these centres. While thinking of their children's education, women have also thought about their literacy too. Hence instead of confining only to the economic activity, some of the women started joining non-formal centres started at their request. Presently there are 9 non-formal education centres with a strength of 115 women.

To help these women to save fuel energy, smokeless chulahs were provided; in Cuddalore 100 chulahs were erected during 1988 and in Salem 357 chulahs were erected during 1988 and 43 during 1989. However some of the chulahs erected in these places were found defective and this led to the loss of interest amongst women in seeking the same. Defects have been identified and been taken up with the concerned authorities; it is hoped that after rectifying these defects, there would be



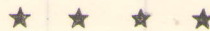
spontaneous response from women for the chulahs.

respective authorities and get them rectified.

Some of the fruits of the scheme are :

1. Women get credit at very nominal simple interest.
2. Collaboration between these women are very good unlike the earlier days when it was found nil.
3. These women are able to take up the problems like defective street lights, problem of drinking water, etc., to the

4. When there was an inordinate delay in the registration of Salem Co-operative thrift & credit society, the women of Salem even went to the extent of planning a hunger strike with total participation of all the members. However with the assurance of the local co-operative authorities, they have stalled it and are awaiting an early response from the Co-operative Department for extending its hand in the registration of Salem Society.



### POONDI DRINKING WATER SCHEME

One of the very basic needs of every living being is water. Having understood the very importance, the government is giving priority to this. However this scheme reaches primarily only where there is more population and small villages and hamlets are still not being covered. These villages and hamlets have to take either the polluted water from the ponds nearby or to walk a couple of kilo meters or more to find comparatively safe drinking water.

Understanding the plight of these villages the CSG had initiated a scheme to provide protected drinking water (by joining hands with CAPART) to 11 small villages and hamlets in Poondi Block in Chingleput District. These villages have been provided with wells and small overhead tanks connected with motor pumps but the electricity connection is still awaited. These wells are expected to be handed over to the local village panchayats or the local welfare councils for maintenance. It is

worthy to note that the CSG was able to complete this program very much less than the planned budget due to the co-operation extended by the villagers and proper planning by the staff.

It is only a beginning; the CSG intends to continue to work in these villages by taking up various feasible income generating activities for the disadvantaged women & care for children.

### Other Activities :

CSG has handed over its Research and Training division to its sister Organisation Tamil Nadu Educational Foundation (TEF) which was started basically to carry out education, research and developmental training mainly to the disadvantaged groups and also support the cause of the issue based net-working activities by several activist groups.



(Sd.)  
(P. PICHAN)  
Honorary Adviser.



POONDI DRINKING WATER SCHEME

local welfare councils for maintenance. It is led over to the local village panchayats or the cause of the latter passed not



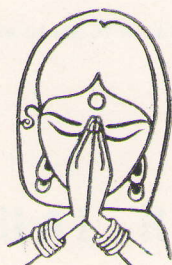
WOMEN'S CO-OPERATIVE THRIFT AND CREDIT  
CUDDALORE-1.

PERIOD ENDING 31-12-1988.

Repaid Rs.	Share No.	Share Capital Amount Rs.	Working Capital Rs.	Turnover Rs.	CASH AT BANK		RESULT
					S. B. A/C. Rs.	F. D. A/C. Rs.	P & L Rs.
	250	2500	3300	12659.40	4625.00		42.85
	2	176134	187330	189676.30	186535.00		1276.85
250	53	14196	201376	99873.50	121272.05		19.30
			204926	6714.95	125172.05		764.50(—)
15750	27	6506	214727	55599.80	122572.05		1227.60
10298	8	1272	225240	64842.65	106612.05	30000	597.55
10874	48	13285	235790	127595.50	47307.05	30000	1288.20
18964	33	7683	241931	85518.60	26302.05	30000	1997.60
23510	43	8265	313828	184407.70	58401.70	40009	4474.50
	464	229841					

(Sd.)  
(O. PALANIAMMAL)  
President.





### **We thank you**

We gratefully acknowledge the financial support received from the following Agencies:

CAPART, NEW DELHI

AIWC, NEW DELHI

OXFAM AMERICA, U. S. A.

SIDA, SWEDEN

OVERSEAS DEVELOPMENT

NETWORK, U. S. A.



Also our thanks are to very many individuals, mainly from our project area.