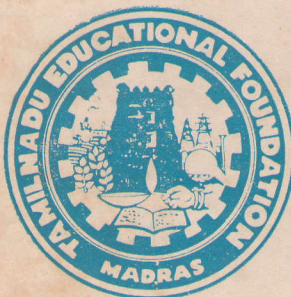


ANNUAL REPORTS

The Community Services Guild

&

tamilnadu educational foundation



Working towards self-reliance of the Disadvantaged

1989

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ANNA NAGAR EAST, MADRAS-600 102

The Community Services Guild

In the cause of Women & Child Development

ANNUAL REPORT-1989

Since Independence the Indian Government has been working to alleviate poverty, create more and more employment opportunities, produce more in the agriculture and industrial sectors, to provide better education and health facilities, use science and technology in achieving all these. So far, seven Five Year Plans have been completed with each plan focussing on certain field(s); but what are our achievements so far?

Despite all these plans, the situation in India is not encouraging. The fruits of these plans have reached to only a very insignificant level. Although there is gradual rise in the per capita income, the purchasing power is fast decreasing. There is steady increase in the number of poor, year after year with the problem of unemployment fast increasing. Mobility of rural poor towards urban centres is on the rapid increase.

This mobility has led to problems with springing up of several new areas which again has added up multifarious problems. It is very disheartening to see that even after 43 years of independence there has not been appreciable change in the living condition of the poor. The Government's plans have helped the rich to a larger extent than the poor.

What could be the causes for these?

The fast galloping over population, ignorance, illiteracy, lack of courage and participation of poor in the Government's developmental programs, lack of information input to the poor, lack of flexibility in the government programs, ignorance on the part of planners who have not much knowledge on the sufferings, conditions and needs of the poor, bureaucratisation of all development programs, destruction of ecological systems in the name of development are but a few reasons for the existing problems and situations.

It is in these areas, voluntary action can do a lot, for the creation of a conducive climate and extend support to these grassroot population towards their self-reliant development. It is with this intention 'The Community Services Guild' was formed in Sep. 1980.

The Community Services Guild (CSG) believes that voluntary action cannot substitute but only supplement and substantiate the government's effort in development process of the poor and disadvantaged. CSG also believes that voluntary action and various experimental programs would not only help

the poor but also can guide the government in the right methods of implementation of its programs.

With this concept the CSG had carved its Objective : to work with the poor and needy sections of the Society with specific attention to women and children for a whole-stic self-reliant development with focus on — as situation calls for — social, economic and health fields.

The Programs were designed on the basis of this objective and within the frame work of CSG's basic ideologies :

—for need based and participatory programs.

—extend assistance to the program participants (constituents) to become self-reliant and carry out the activities by themselves within the planned time frame.

The CSG had initiated the following programs for the cause of the poor and the disadvantaged on the above ideology since 1980 in Madras, South Arcot, Salem and Chingleput districts of Tamil Nadu.

MADRAS CITY SLUM WELFARE SCHEME (SWELS)

A third of the city's population is living in the slums; further it is steadily expanding with population growth and migration of rural poor seeking a living. In 1971 there were 1202 slum areas with 444,788 households. In 1989 it has gone up to 1417 areas.

This has been creating problems in cities, especially to the poor and the government. Most of these families live in subhuman conditions devoid of all basic amenities.

The Tamil Nadu Government had taken serious view of this situation and started massive housing projects with all basic amenities in an effort towards slum clearance. But the government could not arrest further influx of rural masses which led to the creation of new slums, people's inability in proper usage of the facilities provided in the tenaments (such as toilet, drainages, etc.,) due to

ignorance coupled with acute water scarcity was instrumental in converting the new tenemental blocks again as 'vertical slums', illegal subletting of tenaments by the slum dwellers, accommodating people belonging to different geographic, religious, cultural and economic background in the same tenemental block which led to conflicts among them: all these had made the Govt's efforts of slum clearance to become only partially successful. Further criminal tendencies among youth due to exclusive unemployment, illicit liquor production and sale, frequent police raids...all these factors made the life in the slums very miserable.

The CSG had identified the following as the root-cause for these problems:—

Lack of knowledge of the poor in the usage of the amenities provided in the new houses, high level illiteracy, unemployment

and unchannelised energy of youth and irresponsible behaviour of most adult men.

The CSG had taken up development program for the slum dwellers living in six slum areas with the aim of making their life more meaningful and to bring betterment and had initiated the '**Madras City Slum Welfare Scheme**' shortly known as '**Swels**' in 1981.

The Scheme had given equal importance for social education, vocational training, employment and self-employment, health and sanitation for these people. The programs were designed as participatory with the aim to cover 4000 Families in a period of 6 years. The program was targeted to focus on adult women, youth (both male and female) and children. These groups formed their own informal Association, met once a week to plan their activities and were supported by the staff members of the Organisation in all the activities.

Towards **Social Education** regular discussions, debates were organised for women and youth, apart from organising training program for those women to raise their knowledge on community living, better (building) maintenance, health education, nutrition, house-keeping, population education, first aid, family budgeting, small savings, community leadership, adult literacy for women, night schools for below average children, tutorial classes for school drop-outs, etc.

Under **Economic Program**, vocational training for both the sexes were given in Typewriting & Shorthand, Radio & TV Mechanism, Handicrafts, Sewing, Masonary, Plumbing, Electrical Wiring and Para-Medical courses, etc. 200 youths who have

been trained in the above courses were secured placement, while the others took to self-employment. For illiterate women, institutional credit support was secured for carrying out small self-employment activities such as Vegetable vending, fruit vending, flower vending, production of eatables, sale of firewood and such like activities.

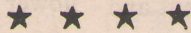
The target groups were given adequate education on **Health & Environmental Sanitation**. Mobile clinics were provided by the Organisation wherever needed to take care of common ailments and to carry out immunisation activities. The youth used to organise regular community cleaning campaign programs and thus started awareness among their members on the need and importance of keeping their areas clean.

During 1987, people of three slum areas were able to form their own Associations under the name '**Pengal Pannokku Iyakkan**' (PPI) — meaning Women's Multifarious Movement — and thus had started to take direct operation of all their activities. Since then they have been carrying out most of the programs started by CSG, while also adding additional programs such as organising proper system for drinking water distribution, organise construction of public toilets and individual house toilets (both these in a hutment area), local fund raising, etc. However, the Associations face problem due to the mobility of slum community from one tenement to another (though illegal) coupled with financial problems. Presently, the CSG is working out to help ease their financial problem atleast partially. Simultaneously the CSG is still working with groups of the

other three areas to help form their own Associations and work themselves on their common programs.

Thus the CSG has started experimenting

on Development and Self-Reliance directly by the community. One has to wait atleast for some more time to see the fruits of these direct intervention by the community in their development.



* KALRAYAN WOMEN DEVELOPMENT SCHEME (KALWODS)

Even till the early 1970s the tribals of the Kalrayan Hills in Tamil Nadu were ruled by the local chieftains — known as Jagirdars, inspite of government efforts to bring these tribals also along with the country's main stream. Finally the government was successful in freeing these bonded tribals by taking over the areas in the middle 70s by availing the state of Internal Emergency.

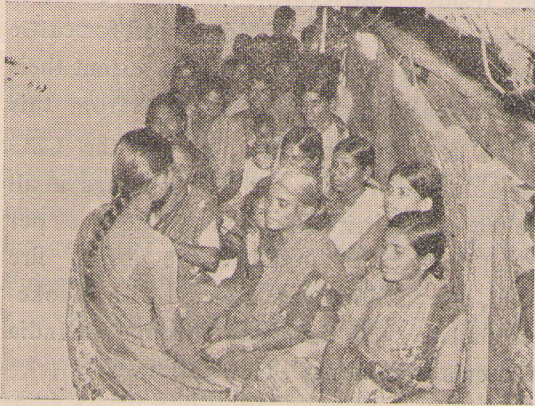
During the rule of Jagirdars, the people were asked to pay various taxes for their social and economic activities. But there was no crime then. A traditional Village Panchayat system was effectively functioning. These people whose main activity was agriculture were free to carry it out anywhere and grew various kinds of millets and grains by following slash-and-burn method. This agricultural system had damaged the environment and later became less productive.

Hence, at once the government initiated a new program to retrieve the ecology by promoting afforestation program. Accordingly, most of the unclaimed land (by tribals) had been taken over as government

land to be distributed amongst forest, horticulture, sericulture departments. This particular action had antagonised the tribals against the government in the beginning. Further, the exploitation in various kinds on these ignorant tribals added their misery.

Over the time the plains people also had added pressure on the tribal area. They also have been attempting to exploit the tribals by taking advantage on their ignorance on the true value of their land and their produce. The inability of the tribals to read and understand the contracts (they enter) had also led them to being cheated. The businessmen from the plains came to the Kalrayan Hills and entered into variety of business transactions. These include purchase of land at greatly deflated prices which also was not paid in full at any time. Only small amount was paid initially and the rest was never settled. Purchase of tribal land by non-tribals though banned by law, was circumvented in the Kalrayan Hills. In addition these businessmen gave loans at the time of planting of the tapioca seedlings and then took the crop at a very low rate for the Sago industries in Salem

* During 1989, KALWODS programs were gradually handed over to the PPIs and during this period both the CSG and ADITHI had jointly supported the Women's effort in various fields.



Tribal women in discussion for better status.

and the galnut to the muslim controlled leather tanning industry.

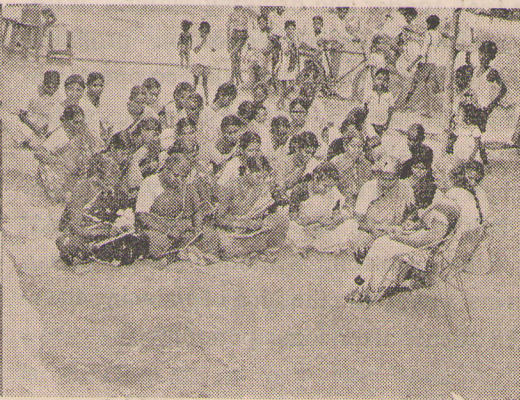
All these factors led the tribals to think that they had a good time during the time of Jagirdars than as 'free people'. Hence, the CSG had begun the programs here under the name '**Kalrayan Women Development Scheme**' (KALWODS shortly).

Over a period of Seven years, 'Maadhar Sangams' (Women's Associations) were formed in thirty villages. Through these

sangams various programs were developed towards their social and economic development.

These tribals who were once afraid to approach even the local Village Administrative Officer (Karnam in those days as they were called), now are able to welcome and talk with even the District Collector and various other high level government functionaries about their problems and seek redressal. All these have happened in a period of seven years! with the introduction of the CSG's Social Education Programs.

The Social Education comprises of regular debates, discussions and lectures on their existing conditions, on the available inputs from government and from others, community action on common programs such as drinking water, well deepening or cleaning, donating land for road laying and also participate in road laying. Further these women started showing much interest (especially the girls in the age group of 12-20 years) for literacy. This had to some extent helped to minimise the exploitation of plains traders. Now women are able to seek



Erasing ignorance through Functional literacy: whether Tribal or Rural

the free legal aid from the Salem District Legal Aid Board which is sponsored by the CSG on cases of exploitation.

Like elsewhere, here also women have to suffer with their triple burden of productive, reproductive and attending to household activities. Hence the CSG had given



**Social Forestry :
Rectifying their earlier mistake**

adequate attention to reduce their burden in their household activities essentially in fetching fuel, fodder and drinking water. With the success in social education program women were able to muster the co-operation of the government in getting drinking water facility in each of their villages. Further CSG had initiated Social Forestry Program and helped them in planting Silver Oak, Teak, Silk Cotton, Bamboo, Eucalyptus, Casurina, etc., with the idea of reducing their burden atleast after some period.

This Social Forestry Program which was initiated during 1982 has now started yield-

ing result ! Most of the families are able to collect part of their fodder need for cattle from their own trees ; to some extent their firewood need is also being met from this Social Forestry Program. So far the CSG was able to distribute 1,90,580 seedlings in all the 30 villages with the survival rate of 80 per cent. Further to optimise the use of fire wood, 900 families were assisted with smokeless chulahs (with the support from 'All India Women's Conference', New Delhi).

Increase household income

With the availability of only reduced land and with outdated practices, the people



**Smokeless chulah reduce a little of
women's burden**

were unable to produce adequate agricultural produce to meet their home consumption. Hence various programs were planned through these Sangams to augment their agricultural produce and also their income.

Agriculture :

Agriculture was a traditional activity carried by these tribals. Due to ignorance they could reap only about 750 kgs of paddy in an acre of land once a year. Hence the CSG had initiated programs under which 200 women were helped to augment their agricultural produce essentially paddy. Importance was also given for dryland cultivation for growing some of the millets by using inter-cropping method. These women were trained with adequate training on the new agricultural practices and also with financial support to buy good seed, manures and pesticides. Further they were trained on the importance and need for the application of organic manure and production of the same. All these have helped the tribals in raising their yield from 700 kilos per acre to about 2,100 kilos per crop (with two crops per year!)



Weeding for more yield

Further these women were supported through IRDP and ITDP Schemes for the purchase of Work Bullocks and Oil Engines for lifting water on 50 per cent subsidy. So far 58 oil engines were secured for these women while 29 women were helped for digging or deepening their wells.

86 Work Bullocks were secured for the tribal women. All these programs have helped highly the tribal women in gaining recognition and status in their family and also in the Society, as most of these programs were carried only through women. For the first time, the government schemes were also diverted to these women through IRDP and ITDP programs in the Hills!

Vegetable cultivation :

In 1985 Vegetable Cultivation was started as Kitchen Garden which was later encouraged to be carried even as a commercial activity. This program had shown a very encouraging response amongst the tribal women and the cultivation was carried between one cent to 30 cents. Under this programme technical inputs and free seeds were provided to the new members for a year; the old members were helped to collect the seeds from their own plants. While Bittergourd, Snakegourd, Beans, Tomato, Potato, Chillies, Ladies Finger, Pumpkin, etc., were taken up as Kitchen Garden, Tomato, Brinjal, Ladies finger, Cabbage and Potato were given priority for commercial growing. Till 1988, 300 women had taken up this program; during 1989 another 100 women have joined. Of these 400 women, 50 women are doing this on a commercial level. For these women, CSG had provided support in

identifying the market, helping for goods transportation and cash payment as per the prevailing market rate.

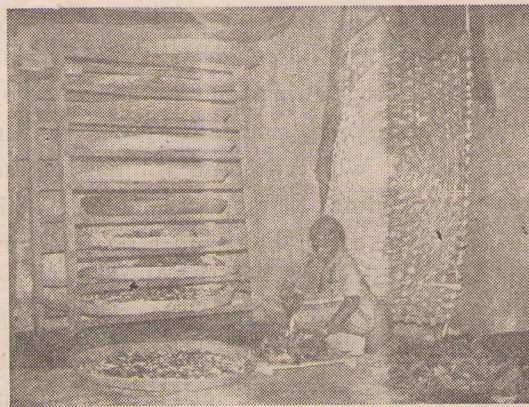
Horticulture :

This is yet another program that is being spontaneously welcomed by the tribal woman. In this scheme till 1987, CSG was able to secure 352 individual mango orchards (each orchard comprises of one acre). During 1988, 180 more orchards were secured and during 1989 another 150 orchards were secured (i.e. between 1980-89, the total coverage with government support in this program was 682 acres). In the latest scheme, each woman was provided with 40 Mango Seedlings, 25 Coconut Saplings, 20 Guava, 150 Silver Oak with two plastic pots and 10 Kgs. BHC 10%. The follow up and the program implementation was carried by the CSG's staff members. Thus, this program had resulted in almost 100 per cent success. Apart from this till 1987, CSG had also distributed 9,485 coconut seedlings for these tribal women for bund cultivation. It is of interest to note that Mango, Coconut and Acid limes provided till 1984-85 have started yielding fruits. During 1989 CSG had given more thrust not only for plantation but also for marketing of the fruits and thus minimised exploitation of these tribal women at the hands of the local traders.

Sericulture :

Till 1988 end 32 women had taken up to this program with half an acre by each. During 1989 another 18 women had joined this program. This program also was a collaborative program with the Tamilnadu Government

Sericulture Department. The women were provided by the government with the rearing equipments such as Ant Wells, net, wooden trays, wooden stands, chandrikas, etc., to the value of Rs. 1500, a rearing shed for Rs. 5500, both these with 75 per cent subsidy (and the remaining 25 per cent as loan through LAMP Society). Further they were given a training for 15 days with a stipend of Rs. 150/- alongwith training tools worth Rs. 500/- and also a revolving fund of Rs. 400/- as total grant.



Sericulture: yet another area of non-traditional activity to tribal women.

Apart from this Government support, the CSG had to help them with additional technical inputs for mulberry growing and support for timely application of pesticides, and cocoon rearing. Since 'row system' of mulberry cultivation was not found suitable to these areas, 'pit system' was followed in the last three years and hence there is no appreciable increase in the yield, as it would take at least five years for the plant to grow to find a reasonable income from this activity. However, the income from this activity had gone up by nearly Rs. 400 (i.e. from Rs. 3,800 during

1988 to Rs. 4,200 during 1989) on an average per acre.

Dairy :

This is yet another successful program in the Hills. During this year, 55 more members have joined, thus making it to 102 members in this program. There are 185 milch animals of Jersey and Frescian high breed. 55 units (110 animals) were bought under IDTP Scheme with 50 percent subsidy during 1989 alone. Under the new ITDP Program the members are also provided with free concentrate feed for 240 days. This has very much helped the members in saving more money towards early repayment of the milch animal loan. For example, the women who have received milch animals during Nov. 1988 had repaid the loan fully for the first animal and more than three-fourth of the loan for the second animal !

The CSG had arranged additional interest-free credit support (as the amount extended under ITDP is found to be insufficient for cost effective program). Further the CSG

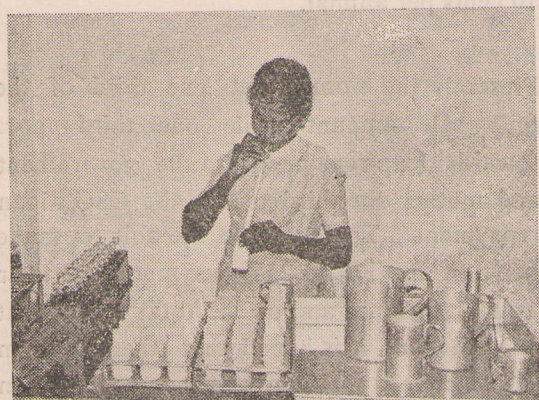
had arranged regular training programs for these dairy women members. During 1989, these women have been provided with two training of 3 days duration each apart from providing adequate information on animal care and management in the weekly Dairy women's Association meetings. The CSG has also arranged grass fodder slips which was taken by more than 50 per cent of the members and are raising the fodder grass at 10 cents per animal.

Presently the women get one third of the milk sale amount while one third goes towards loan repayment to the government and another one third goes to the CSG's loan repayment. These women are able to make between Rs. 175 to 225/- per month as their present income; and on the total repayment of the loan, it is hoped that these women would be in a position to make not less than Rs. 600 per month from two animals apart from enlarging their milch animals. This can be found from some of those who have totally repaid their loans and were able to make atleast this income after spending on feed and animal care.



Women in dairying : from collecting fodder to selling milk through their society

However, to give further strength to this program, Calf Rearing Scheme is also being introduced with 20 calves which were brought for rearing by these women; this also secured 50 percent subsidy (ITDP) on the cost of the calves, free feed for 24 months and free medical treatment for 24 months along with free insemination (under artificial insemination program).



Milk testing by tribal woman.

Though this program look as a success story, as far as CSG is concerned it still struggles from lack of required infrastructural facilities. At present the milk is being sent to Salem District Co-op. Milk Producers Union once in a day through CSG's Jeep. The daily milk collection during Nov-Dec '89 was about 600 ltrs. Further CSG was facing problems such as timely insemination, milk cooling arrangement for the milk collected during morning. Presently CSG has a very small chilling unit fabricated by the Organisation for a capacity of 300 ltrs of milk. To minimise problems, efforts were taken to cover this program under Dairy Co-operative and after initial setbacks, all the hurdles

were removed and is expected to be registered shortly as 'Tribal Women Milk Producer's Co-op. Society'. However, the Dist. Dairy Union has not given any guarantee for the direct collection of milk from the chilling place at Karumanthurai. Hence, efforts are on the way to get a milk route through the good offices of Tamilnadu Co-op. Milk Producers Federation, apart from getting a milk cooler and liquid nitrogen container.

Apiculture :

This program helps women only to augment some more income to their family. Due to lack of availability of flowers with nectar this program is still struggling. However, during 1989, altogether 180 hives were functioning with 400 kgs of honey extracted. 48 women have taken up this program as an additional income generating activity.

Handicrafts and Handlooms :

CSG had initiated Kora grass mat production program and silk spinning from waste cocoon. However, both these programs have not been successful as it was found not economically viable. Hence, the Kora mat weaving has been shifted to the CSG's other project in Cuddalore in late 1989.

Through both these programs — Social Education and Income Generation — in the Kalrayan Hills, the CSG had facilitated the women to gain more access to knowledge and also enhance their income to a reasonable level. In 1980, while CSG had started the program in Kalrayan Hills, the daily wage

was Rs. 4.50 to Rs. 5.00. Now with the partial intervention of the CSG, women were able to get between Rs. 10 to Rs. 12 per day.

Health Care Extension :

The Social Education has provided the tribal women in acquiring more knowledge on their existing conditions and also on the extent of their exploitation in various sectors including health. Hence on the continued request of these tribal women the CSG had worked out a program for Health Care Extension Education and is launching the same during 1990, with financial support from Canada Development fund.

As mentioned earlier in this report, the members of the PPPI were being trained

continuously by the CSG for carrying out these activities directly by themselves. They were being taught accounts maintenance, agency administration, various records to be maintained and submitted to various government departments and so on.

The members of the PPPI have jointly founded another Organisation by joining hands with other like minded Women's Association in Bihar under the name of 'ADITHI'. On the request of ADITHI, the CSG had deputed some of its staff to act as ADITHI's Spear Head Team (SHT) Members to support the activities of the PPPIs. From 1990 PPPIs are expected to carry out their programs directly with support (to the extent needed) from ADITHI.

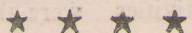


VOCATIONAL TRAINING SCHEME

As a part of providing support to the disadvantaged groups, a few vocational training programs have been identified to be initially organised by the CSG and to be later taken care of by the Tamilnadu Educational Foundation, such as typewriting, shorthand, two wheeler and four wheeler mechanisms, repairing and servicing of radios and TVs, etc.

In accordance with this thinking during 1989, a Typewriting Project has been

started to provide training in English and Tamil Typewriting (with financial support from Overseas Development Network — an US Students organisation), initially to the slum boys and girls living in the Madras City slums. During 1989, two batches of students have been sent for the examination conducted by the Board of Technical Education, Govt. of Tamilnadu of whom 95 percentage of boys and girls have successfully completed their courses and joined various organisations as typists.



WOMEN'S SELF-EMPLOYMENT SCHEME (WOSEM)

Women have been suppressed and subdued and are being treated as secondary citizens, not only in India, but everywhere around the Globe. Even the governments were partial while planning various welfare and development programs which have more focus on men than for women. Most of the attractive and remunerative programs reach men.

While seeing the condition and problems of the grassroot population, it can easily be seen that if the total earning of men also reaches home, for the family expenditure, these families would not struggle to the extent it is presently undergoing. Most of the families of these disadvantaged group depend essentially on the income of women for family's sustenance whether they belong to urban slums or rural poor. It is unfortunate that planners had been closing their eyes on women development for a long time. It is only in the Seventh Plan Period, the government had at least recognised that women are also major contributors of the family's earning and livelihood and hence to the national economy. Thus these 'invisible hands' have gradually come to lime light, thanks to the efforts taken by the NGOs around globe specially during and after the Women's Decade.

These women, mostly depend or found to be engaged themselves in the unorganised employment sector such as farm labourers, construction workers, etc., or in service sector, like house maids or as self-employed women carrying out petty business activities

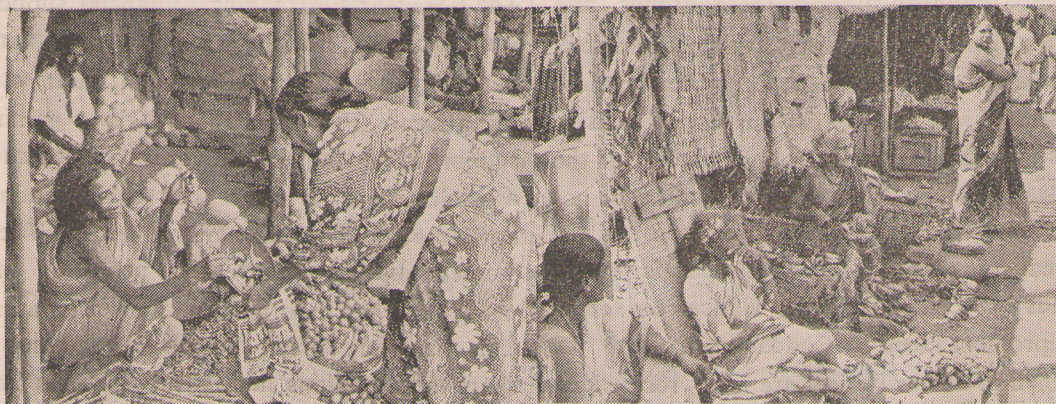
such as producing snacks and eatables or selling fish, fruits, flowers, vegetables and so on. The CSG has started a scheme to support their cause under the name 'Women Self-Employment Scheme' (WOSEM, shortly), after seeing the plight of these self-employed women in the unorganised sector who were carrying out various business activities as mentioned above. The program was initially started in Selem in 1982 (covering Salem Municipal and Panchayat Union limit and extended the same in the next year to South Arcot (covering Cuddalore Municipal and Panchayat Union Limits).

The initial plan was to relieve these women from the clutches of money lenders whose interest rate for credit was found between 36—300 per cent (with interest variation from area to area and from trade to trade). Hence CSG initially intended to support these women by organising institutional credit delivery system and later gradually help these women to form their own Organisations which could work for their own rights. However, the scheme had been less successful as the credit was tied up with Nationalised Banks from where the support was not forthcoming despite the repayment was almost 100 per cent on time. This was partially due to politicisation of the credit support to the weaker sections, some unimaginative and non-enthusiastic Bank Officials, rigidity of bank rules, procedures, etc. Due to this women could not get the required credit support in time and hence again were forced to fall back on the same money lenders who were also becoming uncooperative, since these

women had gone seeking bank support instead from them.

Finally during 1987, the members of the General Body of this project took a decision as to why not they form their own financial institution which can support their economic activities as shown in Annexure-I. This imaginative thinking was given thrust with SIDA's support of Rs. 3.5 lakhs to both these projects as a start-up fund. These women and the CSG had struggled almost for one more year to get their society legalised and registered under the Co-op. Act of Govt. of Tamilnadu. Finally during October 1988, women in Cuddalore were successful in getting their Credit Society registered under

the Co-op. Act under the name 'CSG's Self-employed Women's Co-op. Thrift and Credit Society Ltd.'. During 1988 this Society was able to support 306 women with the credit of Rs. 2,92,100. During that year the total turnover was Rs. 8,26,888. During 1989 the total turnover was Rs. 15,83,465 with credit assistance to 708 women who got credit assistance of Rs. 6,31,100. During 1989 the Society was able to raise adequate funds by way of shares, thrift savings, small savings, time deposits and recurring deposits (please see the Annexure-II for more information on the Society's financial activities during 1989). There are (presently) 737 members in Cudda-



These women: no more invisible.

lore Project and 950 members in Salem Project.

This Society was functioning successfully till the government abolished all the elected bodies (during Aug 1989) through an ordinance and were taken over by the Special Officers appointed by government; since then, due to the frequent transfers of these Special Officers, coupled with their main task in their department and added to the problem of their less understanding of the uniqueness of this Society led to inordinate delay in sanctioning of credit, had in turn made their (women's) Society also in comparison with nationalised banks' functioning! Each time with the appointment of a new special officer, it took time for him to understand and to come around to support these groups and during then, he would have been transferred! This made women and the Organisation more frustrated and loose belief on Co-operatives. It is unfortunate that in almost most of the States in India, the Co-op. Societies not only have to struggle with rigid rules and the bureaucracy, but also have to suffer at the hands of the politicians. Hence on seeing the problem faced by Cuddalore Project, the women of Salem Project are now reconsidering the effectiveness and suitability of Co-operative Society to serve their cause; hence they have started working out on the possibility of forming an institution under the Company's Act. The Salem Project is expected to have its own financial institution during 1990. Hence, women are now continuing to receive whatever support they could get from the Nationalised Banks and also to an extent from CSG and from their own thrift program.

During 1989, 736 women of Salem have received support from these sources

amounting to Rs. 3,43,400. Credit support is only a starting point and not an end.



Advisory Council: discuss selection of new members.

The CSG starts arranging financial support for women initially which are later gradually made to be through their own initiative. This is followed by gaining support in getting themselves organised such as each village to have their own 'Madhar Sangams' and meet every week. These women discuss about their problems and needs and get information from animators. This has very much helped the women to share their opinions in a friendly manner (and not envy each other as in earlier times) and work together to attain their common goal and get their problems solved. As an illustration for collective actions of these women, a small case study is presented in this report as Annexure-III.

In the Women's Association meetings, they discuss various issues such as credit sources and support, the need for literacy, health education on various diseases, the need for their children's education, drinking water problem, lack of shelter and public conveniences, street lights and so on. Accordingly

following programs were started to help minimising their problems.

Adult Education :

There are 18 Adult Education Centres functioning in both these areas with 10-25 women attending in each centre. These women were given literacy training to read and write and also do little arithmetic. Presently, most of these women are able to read till five letter words and also are able to read the names of villages and towns. These women can also identify numerals and write till 100. They can also do very small arithmetic.

Night Schools :

14 Night schools were started in both these projects which were functioning with 15-30 children. There was an appreciable increase during 1989 as the children have started showing more progress in their studies after joining these schools.



Additional coaching to school children in the 'night' schools.

Handicraft :

A Kora-grass mat weaving centre was started in Cuddalore project for the scheduled

caste women and girls, during Dec '89 with five persons presently getting trained.

Drinking water problem is found to be common in both the projects area. With the organised effort by the women of five areas (in both the projects), they were successful in bringing water tankers daily to their areas from their respective civic bodies. These women were also helping in the proper distribution of the drinking water so received to see that all the families received their minimum drinking water requirement.

In one of the project areas—in a fishermen village—there were two strong groups and clashes erupt often between them leading to one or two murders due to these clashes almost every year. It is heartening to note that during 1989 (after three years of organising the women of this community) the women of both these groups have not only been united, but also started taking a lead role to minimise the tension in the area which had averted new clashes amongst them. Off-and-on some women's group approach Electricity Board seeking street light connections and also were successful in securing the same to their villages (in both the projects). The women had started showing interest in area cleanliness too and make representations to the civic bodies while the conservancy people fail to come to the area for clearing the accumulated rubbish.

There are still lot more to do, like acquiring of house pattas to women, organising vocational training programs, calf-rearing program in one village and new production activities by other women family members, etc. A few of these are expected to be taken up during 1990 including Calf-

rearing program by 150 scheduled caste families in one village in Cuddalore project with support from Tamil Nadu Corporation for Development of Women Ltd.

The Group-organisers of the Cuddalore project were given training on co-operatives, co-operative societies, women development, family budgeting and family welfare. This program covers 50 women per month (by organising two training programs each month). The awareness which is being created through this program had made women to think to form their own Unions and have started debating on the same. They were also discussing the methods to maximise their profit through different means, such as—whole sale purchase of the goods collectively, market their (eatable producers) goods by training their own family members (thereby replacing the present system of selling through



Trying for earning through collective venture of leasing coconut-grooves.

commission agents). It is hoped that after a few more years of intervention, these women would also have formed their own organisations and relieve the CSG from direct intervention gradually.



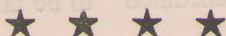
POONDI DRINKING WATER SCHEME

One of the very basic needs of every living being is water. Hence both the Central and the State Governments are giving priority to this program. However, the program primarily reaches the places where there are more population, leaving hamlets and small villages somehow uncovered. This led to the plight of these small villages to totally depend on the polluted water from the nearby ponds during rainy days or walk a few kilometres to get comparatively safe drinking water. Seeing their misery, the CSG had initiated the drinking water scheme.

Initially the scheme was started to cover eleven small villages and hamlets in Poondi

Block in Chingleput District with financial support from CAPART. These villages were provided with wells and small overhead tanks along with motor pumps to lift the water to the tanks. The program is being taken care of by the local Panchayats with active participation of the public. This scheme was completed and handed over to the public during July, 1989.

With this experience, the CSG is intending to take up a few more drinking water schemes at various needy places where CSG is already working.



F. C. 2867. THE COMMUNITY SERVICES GUILD'S SELF EMPLOYED
SOCIETY LIMITED

STATISTICAL DATA FOR THE

1989 MONTH	DEPOSITS								LOANS		
	Savings		Thrift		Recurring		Fixed		No.	Issued Rs.	Repaid Rs.
	No.	Amount Rs.	No.	Amount Rs.	No.	Amount Rs.	No.	Amount Rs.			
Jan.	27	21,229	—	—	—	475	—	—	42	48,200	31,260
Feb.	45	12,260	—	—	3	445	—	—	55	57,700	37,277
Mar.	8	21,921	—	—	5	515	—	—	63	66,300	45,465
Apr.	17	9,364	—	—	3	575	—	—	36	44,600	45,504
May	14	56,233	107	1,110	3	790	2	1,300	144	1,14,800	41,631
Jun.	19	19,441	148	2,505	1	860	1	300	126	57,400	50,982
Jul.	7	12,968	107	3,000	1	675	1	1,000	103	71,000	58,622
Aug.	6	12,828	58	4,165	3	410	—	—	11	18,400	62,411
Sep.	7	20,934	7	3,180	1	420	—	—	—	—	53,251
Oct.	2	27,197	44	2,940	5	850	—	—	84	97,600	44,656
Nov.	—	3,034	10	2,810	1	605	—	—	—	—	47,256
Dec.	2	18,940	32	4,470	2	795	—	—	44	55,100	59,484
TOTAL	154	2,36,349	513	24,180	28	7,415	4	2,600	708	6,31,100	

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

ANNEXURE II

PERIOD ENDING 31-12-1989

Out Standing Rs.	Share No.	Share Capital Amount Rs.	Working Capital Rs.	Turn over Rs.	Cash at Bank Rs.	Profit
2,29,394	25	7,968	2,82,323	1,30,323	491	1,899
2,49,817	36	9,283	3,00,542	92,226	9,589	1,549
2,70,652	26	9,070	3,16,829	1,85,730	33,096	3,576
2,69,748	75	3,590	3,15,939	1,21,520	44,268	2,669
3,42,917	75	9,620	3,66,577	2,01,246	14,808	2,590
3,49,335	35	4,173	3,39,484	1,20,199	7,629	2,864
3,61,713	75	9,482	3,69,469	1,70,393	548	2,922
3,17,702	—	880	3,76,522	1,00,905	52,465	2,872
2,64,451	—	840	3,86,470	89,897	1,19,515	2,617
3,17,395	8	2,636	3,90,047	1,59,654	68,515	1,780
2,70,139	—	706	3,88,739	62,348	1,05,515	1,300
2,65,755	20	3,366	4,01,420	1,49,024	1,14,515	3,669
	375	61,614		15,83,465		30,307

Profit till 31 Dec. 88 14,322

Profit till 31 Dec. 89 44,629

(Sd.)

(S. R. SUMATHY)

Executive Officer.

THE TEARS OF PAVEMENT WOMEN VENDORS

'Akka', you didn't come here in the last two days. There were lots of problems, police beatings and harassment to us'.

'What!...Police beating and harassment? ... Why?'

Akka, you know our road side vending problem. Unlike earlier times, this time the police came without warning, thrown our Mangoes, Bananas, Vegetables, Tomatos, even other things on the road. When we protested they started beating us, abusing us with all obscene words!...See the swelling.....this I got from their caning when I appealed to them not to ransack' (by then she started sobbing, with tears rolling down both her cheeks).

'We were seeing with our own eyes how our goods are becoming pulp under the vehicles running over them, but still we were helpless'.

'Why, what others were doing then?'

'Most of them ran away with fear. Even male shop vendors did not come to our rescue. Only some of us had to face the policemen. We pleaded to them telling that we were doing this only to save our children from starving. They laughed and abused us telling 'why did you bear so many children like-pigs' — again she started sobbing.

'Banu, I feel very bad. How can they do this to you people. Let's get together and do

something. Let us all meet this afternoon here. Please inform all our members. Also let even the non-members join this meeting. I shall inform our Organiser', said Ms. Rajeswari, Animator of the 'Women Self-Employment Scheme' (WOSEM) of the Community Services Guild, a Madras based Voluntary Social Work Organisation.

While Ms. Rajeswari was about to make a phone call to her Project Officer to inform of this happening, police came there again and took away another pavement vendor Ms. Pushpavalli telling that she was under arrest. This was on May 24, 1989.

That evening all the 85 women pavement vendors (both the members of WOSEM and non-members) of Cuddalore Old Town Market assembled in the usual meeting place. In the meeting each one had narrated about her loss, due to her goods thrown away on the road on May 20th '89 and the forced closure of their business during the subsequent days.

Banu, Area Organiser of Cuddalore Old Town Market, narrated their efforts since 1987 including petition to the Dist. Collector on June 28th 1988 during the inaugural function of their Co-op. Credit Society under the auspicious of the Community Services Guild. There upon the Collector advised them to meet the Municipal Chairman in getting their problem solved. However, subsequent meet-

Akka : means elder sister; also used by poor women when they address an educated young woman, even though she might be younger than her,

ings with the Municipal Chairman and the Commissioner did not bring any positive result, except un-official intimations that they used to get about the raids.

She said however the last raid by police on May 20th '89 was without any warning and hence the heavy loss of goods and business since then. Finally the women complained that this happening occurred only after the new Police Sub-Inspector had taken over charge recently.

Hence, it was finally decided that they should meet the local MLA, Collector, Superintendent of Police and the Deputy Superintendent of Police. Accordingly the women representatives along with the other staff members of CSG's Cuddalore Project, met the MLA the next day morning and narrated to him all the happenings. Also they told him that if he could not come to their rescue and help in solving their problem and arrange for the withdrawal of police cases, they would be left only to end up in hungerfast with participation of all members of Women Self-employment Scheme in Cuddalore numbering about 1000.

The MLA told them not to take drastic decisions and assured to meet them the same evening in their place and solve the problem there itself. He immediately called the DSP and appraised him of the situation and even threatened him over phone telling that unless the police were cooperative 'I would lead the procession and hunger fast myself of these strong women force. Our Government believes in women development.' After this the MLA told our women that the DSP would also join him that evening and arrange

for a permanent solution.

After meeting the MLA the women representatives met the DSP who also told that he would come that evening and arrange for a solution there itself and asked them not to meet the Collector or SP at that juncture.

That evening to show their strength women representatives from various villages of Women Self-Employment Scheme also joined the aggrieved Women Pavement Vendors in Cuddalore Old Town Market. Around 7 p.m. the MLA visited the area and in his presence temporary boundry was ear-marked and the vendors were told that they could do business within that boundry and without affecting the regular road traffic (which never happened even earlier). The Police immediately had withdrawn the cases and released some of the women who had been taken under custody.

The Pavement Vendors had shown to the local authorities a place measuring about 20 ft width and 300 ft length of land on the other side of the road which is a running open drainage and suggested that it be closed and given to them for which they were agreeable to pay the rent. The authorities said the land belonged to Railways and they have to get clearance from them and Highways department. However, it would be an expensive project for them as they have to convert the open drainage to that length to make it useable by these women.

As no permanent solution has been found yet—the women are pursuing this matter with the local municipality through continuous representation and awaiting their written commitment which is yet to come.

tamilnadu educational foundation

In the cause of Education & Development Training

ANNUAL REPORT-1989

The 'Tamilnadu Educational Foundation' (TEF) was started during Sep. 1984 to act as a sister Organisation of the Community Services Guild (CSG). TEF shall act basically as a support Organisation to other Voluntary Organisations working in the field of community development; to provide specialised support in the fields of education, development training and research activities. Hence, the objective of the TEF reads as:—

To impart education, provide development skills and undertake research activities mainly for the weaker sections with particular attention to women aimed at their development.

Several activist groups and voluntary agencies who are working in rural areas are found to be handicapped with skills in land based or non-traditional economic activities. Further several of these groups show keen interest to carry out development oriented activities and also on participatory methods, but lack the skill to carryout the same. Further, these agencies wish to learn new skill to carryout the same. Also, these agencies

wish to learn new skills on need identification, people's participation and so on. It is with these groups TEF is working and providing the required support. Thus it helps the local efforts at smaller level with constituent's participation and thus help to minimise the otherwise expensive activities by larger Voluntary Organisations who have to spend more on their staff and on administration. This further helps the real voluntarism amongst the groups and the constituents in taking care of the need and through planned activities. With little support these groups and the agencies were able to maximise their results at a low budget and with high participation. Working with these smaller groups also had helped in better understanding amongst them and thus had created a better climate for an informal networking amongst them towards sharing and exchanging their views and on their activities, their success and failures. At present the TEF is working with 15 groups in two districts—South Arcot and Salem in Tamilnadu.

Since 1986 the TEF has carried out the following programs ;—

Sl. No.	Details of Training	To whom	Place & Duration
1.	Skill Trg. in Community Dev. Work	Community Workers	Madras 5 days in Jul. 1986
2.	Inservice Trg. on Communication, Non-formal Education Health, Govt. Programs, etc. (For CSG Staff)	Community Workers & Supervisory Staff	Madras 6 days in Sep. 1986.
3.	Inservice Trg. on 'Functions & activities of Panchayat Unions & Municipalities	Community workers	Cuddalore Oct. 1986.
4.	Workshop on identification of right area & target group, importance of People's participation & self-reliance among Women (For CSG Staff)	Supervisory staff	Kalrayan Hills 3 days in Dec. 1986.
5.	Trg. on identifying and managing women income generating activities	Representatives of various Voluntary Orgns.	Trichy 8 days in Feb. 1987
6.	Trg. on Managerial skills for Project management and administration	Supervisory staff	Madras 5 days in May 1987
7.	Trg. on simple audio visual aids (For CSG Staff)	Community workers	Madras 5 days in Jun. 1987
8.	Animator's Trg. program (For GSG Staff)	Animators	K. Hills 10 days in Aug. 1987
9.	Followup Refresher Trg. for Animators of GSG	Animators	K. Hills 3 days in Nov. 1987

Sl. No.	Details of Training	To whom	Place & Duration
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During 1988 & '89 TEF has carried out the following activities :

1.	Preparation of Educational curriculum for N. F. Edn.—for tribal women (in collaboration with State Resource Centre for Non. formal Education)	Animators	Kalrayan Hills 3 days in Feb. 1988
2.	Trg. on preparation of project proposals for Activists group South Arcot District.	Activist groups	Tindivanam 3 days in Apr. 1988
3.	Trg. on Agriculture—I (improved cultivation practises—wet & dry land)	Field Staff of Voluntary Agencies	Tindivanam 5 days in Jun. 1988
4.	Trg. on Agriculture—II (water, pests & diseases management)	Field Staff of Voluntary Agencies	Tindivanam 5 days in Aug. 1988
5.	Trg. on Co-operation, Cooperative Credit Society & Members participation	Women Members of CSG's Credit Society	Cuddalore 3 days in Sep. 1988.
6.	Trg. on Co-operation, Co-op. Credit Society & women Development	Women Organisers of CSG's Credit Society	Cuddalore 4 days in Jul. 1989
7.	Trg. on Co-operation, Co-op. Credit Society & women Development	Women Organisers of CSG's Credit Society	Cuddalore 4 days in Sep. 1989
8.	Trg. on Co-operation, Co-op. Credit Society & women Development	Women Organisers of CSG's Credit Society	Cuddalore 4 days in Nov. 1989.
9	Trg. on Dairying for women	Members of Kalrayan Women Milk Producer's Union	Kalrayan Hills 10 days planned in Jan. 1990.

During 1989 TEF has done a study for 'Mahila Haat' sponsored by UNDP. This study has helped Mahila Haat and the CSG for a collaborative program for poor self-employed women in Dharmapuri District, as a follow-up.

Thanks to CEBEMO, Netherlands, TEF has started a series of six training programs planned for professionalising these smaller groups and their ventures.

TEF had secured a grant from US AID through the Ministry of Human Resource and Development to carry out the training pro-

gram in dairying and women development for the tribal women which is planned to be carried during Jan. 1990.

TFF though basically a training Organisation to help the smaller groups and the Activists, it is planned to support vocational training programs directly for the disadvantaged population sponsored by these smaller groups. Also TEF is planning to support an innovative educational program on an experimental basis from 1990 onwards.



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