

Sustainable development of women in Rural India

***The model of "ASSEFA", a pioneering Development
Organization in India***

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Status of the Rural Women

- Women, “The Sakthi” means power, are important to play a key role in developing not only their families, but also villages, states, country..
- The rural female constitutes 31% of the total population in India.
- However, they are considered as socioeconomically vulnerable due to
 - *Poor literacy - lack of awareness - cultural constraints* and hence prevent them from getting better jobs.
- Only 24.8% of rural women labour force participate in work mainly in menial works.

Status of the Rural Women

- In addition, their neglect for health care makes them more vulnerable.
- This is reflected in indicators like..
 - Anemic problem (Pregnant ladies): 50.4%
 - Infant Mortality Rate (IMR) : 35.4 per 1000
 - Maternal Mortality Rate (MMR) : 130 per 100,000
- Hence, they depended upon men always
 - Childhood -----→ Parents
 - Productive age group -----→ Husband
 - Old age -----→ Sons /daughters..
- This dependency leads to exploitation.

Who Are We?

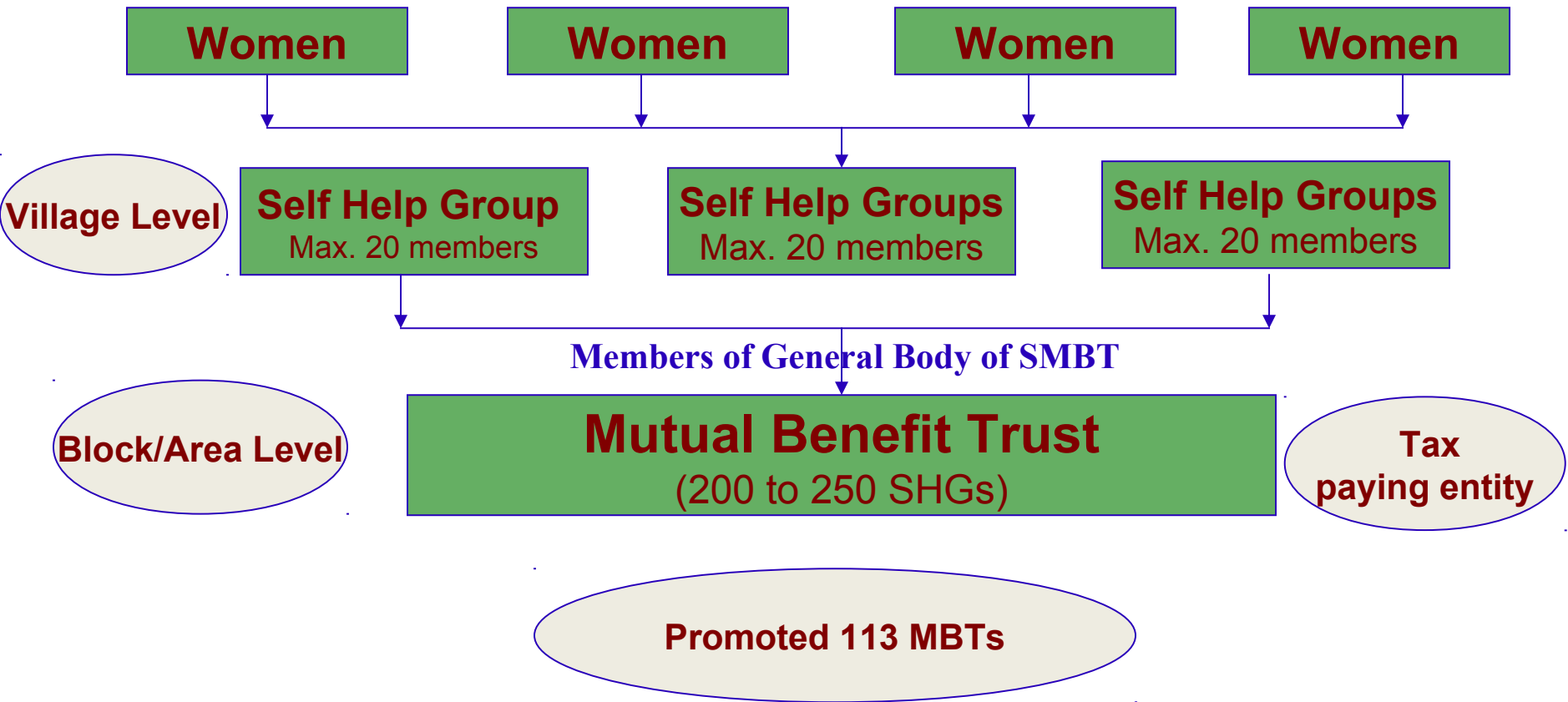
- ASSEFA, a Gandhian Organization, working with the rural people in India since 1968.
- It's mission is to realize the Gandhian vision of 'Establishing village republic i.e., self-sufficient, self-reliant and self managed communities based on the principles of freedom, economical equality and social justice'
- ASSEFA works in **rural India** across eight states, but intensively in Tamil Nadu.
- Over **1.07 million families** across 10,500 villages are part of this mission.
- Involved with multi facet socio-economic actions through **162 CBOs** (*Community Based Organizations*), promoted exclusively under this mission.

Emancipation of rural women

- Tools Executed -

1. Promoted CBOs exclusively to address the challenges of women.
2. Easy access to micro financial services.
3. Livelihood promotion
4. Control & management of immovable assets
5. Health care services.
6. Social Security for vulnerable
7. Mass wedding to bring social harmony and address dowry problem.

Community organizations for women



Access to micro-financial services

- All MBTs have promoted a Non Banking Financial Company “**Sarvodaya Nano Finance Limited**”
- The savings and common funds built up at MBTs invested as shares in SNFL.
- MBTs are the owners of SNFL and not any individuals.
- SNFL, uses the share capital to raise loan from mainstream financial institutions to on-lend to SHGs via MBTs.
- The annual business is between 25 to 30 million Euros.

Livelihoods Promotion

- **Dairy Promotion:** Covered 20,000 women to make dairying as main income. Five producers companies promoted to realize this mission.
- **Goat/Sheep rearing:** Supported 3,000 women to increase income from goat/ sheep rearing. Extension services, risk mgnt and market linkages arranged with Producer company promoted with goat/sheep rearers.
- **Land and Water Mgt:** Six community organizations established to develop 7,000 ha of waste land with treatment of land, soil, recharging groundwater.
- **Agri Production:** Producers Company promoted to support 10,000 farmers to *increase production, reduce production cost* and fetch *better prices* with alternative market linkages.

Control and Management of Immovable assets

- Supported women to have the title of house / land in their name.
- Carrying out this noble work through
 - Promoting housing plots for “Group housing” exclusively for SHGs members.
 - Supported families in constructing houses with the condition that the title should be in the name of woman..
- This control over assets gives more confidence and courage for women to raise their voices in their family decision making process..

Health Care Services

- ANC & PNC services to 1,000 – 1,500 young women every year with trained team.
- Health camps in collaboration with Hospitals for screening and free treatment of diseases.
- Construction of individual and community toilets with sanitation facilities.
- Support to improve dwelling places such as improving roof, floor, cross ventilation facility..
- Supply safe drinking water to 40,000 families by installing 100 units of community managed RO water plants in collaboration with TATA, a corporate company.

Social Security for vulnerable

- **Wage loss compensation** to pregnant ladies
- **Life loss compensation** to provide security for girl children.
- **Social Pension** for aged ladies, widows, destitute...
- **Solidarity support** to unsupported vulnerable women with food package..

Mass wedding for communal harmony

- Marriage is an expensive function, due to dowry system. Due to this
 - Either the family of girls suffer with indebtedness
 - Or girls remain unmarried.
- Mass wedding is arranged by the MBTs with SHGs.
- Initially, suitable boys and girls are identified and arranged meeting between two families to get their concurrence.
- The marriage is not between two individuals, but between families.
- On auspicious day, the marriages are arranged for targeted couples in the same venue in accordance with their religious customs.
- The entire cost of marriages are borne with the contribution of SHGs, philanthropists and well-wishers.

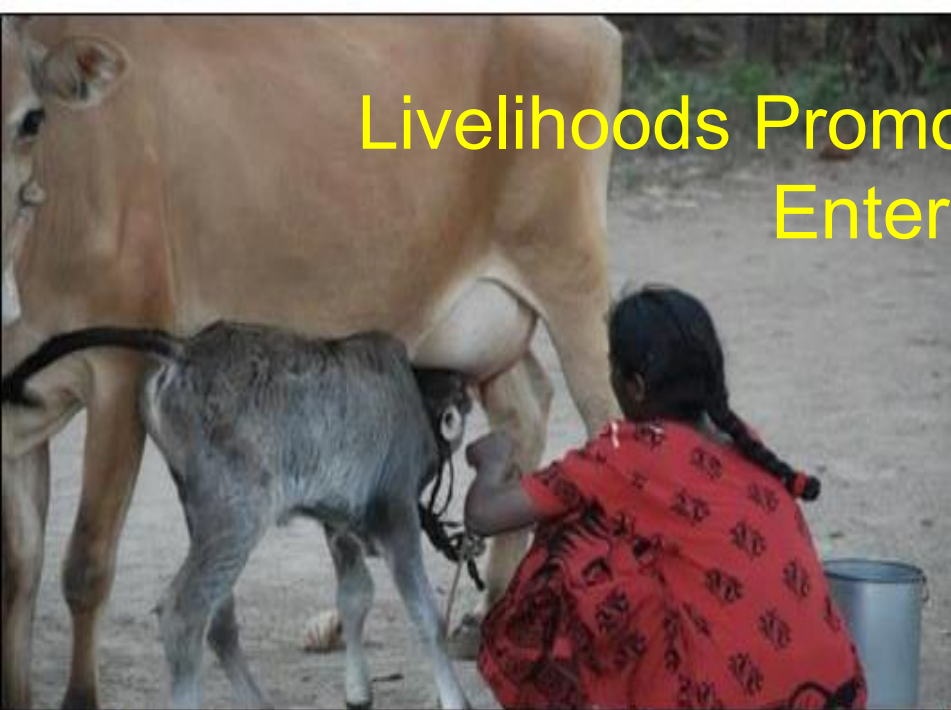
Impact of COVID 19

- The health related problems are addressed by the state govt by developing necessary infrastructure, facilities and manpower for treatment.
- Local government also used Siddha, Homeopathy medical facilities, who effectively treated the covid 19.
- The MBTs were involved in providing cash assistance, mask, sanitizers, etc., as food materials were supplied by the govt via Ration shop to all families.
- The supply of vegetables, fruits and food materials are made available in the market by govt through regulating the transportation of essential commodities, which are mostly produced locally.
- The subsequent relaxation of the lack down, made these women to gradually get back to works and so did the credit system.

Self Help Group Meeting in the villages..



Livelihoods Promotion through Dairy Enterprises



Sheep Rearing, one of the main activities of landless families





**Paddy is the main crop grown where
water is available**



Vegetable cultivation provides regular income like dairy..



Coffee



Spices - Pepper



Desi Cotton to Fabrics..



Products processed and marketed directly..



Linking Producers – Consumers
Weekly Market Yard



Post Nata Care Services...

- Social pension for aged and physically challenged women..



Construction of Toilets and Sanitation Facilities



Safe RO drinking water



Installed nearly 100 RO water purifiers, which supply safe drinking water to 40,000 families

Community Mass Wedding



Lesson - 1

- Needs Strong Women Structure -

- Strong grassroot structures /platforms essential to
 - Identify women related problems,
 - Assess mitigation measures,
 - Design programs and
 - Execute the same.
- These structures, in the past 20 years, had changed the lives of thousands of women..
 - Women are now enable to overcome their restricted movement, and have more social contacts & interactions.
 - The office bearers of the MBTs are the members of SHGs, serving their fellow women – *each MBT covering 2500 to 4000 women (families)*.
 - One third of the Directors of the Micro Finance Company, the financial arm of these MBTs represented by women.
 - In addition, an internal survey has shown that 15 to 20% of the local body members are the SHG members, serving larger section of people.

Lesson - 2

- Access to financial services -

- “Money” means power. Now with easy access to credit, women have the power to use it as per their choices.
 - Children education
 - Health care
 - Livelihood related activities
 - Asset creation for children’s future...are some of their priorities...
- Their husbands also uses them to avail credit, hence, they also started to give respect and importance to their wives.
- In any important decision making in the families, women also participate and give suggestions now...

Lesson - 3

- Investment in Livelihood Programs -

- Give focus to their existing livelihood activities and help them to increase their income by intervening along the value chain.
- In this case, the intervention across the value chain – *from production to processing to marketing*, of agri and livestock rearing, had enabled these women to double the income in 5 years period.
- Worked on increasing productivity, decreasing production cost, value adding and better prices in the market.
- Priority to local market by linking producers and consumers through
 - Weekly market yards.
 - Selling agro products to women SHGs through MBTs..
- The cost associated with middlemen is shared between the producers and consumers...

Lesson - 4

- Health and Social Security -

- Thrust to improve basic needs – hygienic living environment, safe drinking water, healthy food, good air, to prevent /protect from falling sick.
- Allocate certain percentage of profit for social security i.e., to support the unsupported vulnerable to provide security and safety.
- ASSEFA has set the model which other organizations, institutions and including state government have started to follow
 - Social pension for vulnerable
 - Cash assistance to pregnant ladies
 - Distribution of newborn kit to young mother..

Mass wedding

- A sense of larger family-

- The good works of ASSEFA is reflected in mass wedding program, which has supported 3,105 poor and vulnerable couples, so far, from different religions with local contribution.
- This works out to about Euros one million for 3,105 couples.
- It shows that the local communities are willing to contribute for the good cause and the sense of solidarity felt among the local communities as they attend the marriages with their family members to bless the couples.
- The couples, mainly from vulnerable families, felt that they are not alone, but belong to larger family.
- These couples after marriage, they join the mission of ASSEFA.
 - Bride becoming part of SHGs
 - Bridegroom as part of farmers group
 - Their children in ASSEFA Schools...

Sustainable Development Goals

- This model is able to address eight SDGs as given below.
- SDG 1 = No Poverty.
- SDG 2 = No Hunger
- SDG 3 = Good Health and well-being
- SDG 6 = Clean water and sanitation
- SDG 8 = Decent work and Economic growth
- SDG 10 = Reduce inequalities
- SDG 12 = Responsible production and consumption.
- SDG 16 = Peace, Justice and strong institutions

**Give us the chance..
We will make the
difference..**

Thank you

