

Sustaining Community Initiatives



PWDS 2003

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Annual Report 2002 – 03



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Palmyrah Workers Development Society

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Paving Ways for Development Services

Palmyrah Workers Development Society (PWDS), founded in 1977, offers development support services to sustain community initiatives.

PWDS promotes and works with community-based organisations and support service organisations aiming at 'self-management and sustainability.' Its interventions aim at empowering the community by building people's organisations; equipping through awareness generation and skill training; and linking them with the mainstream for sustenance.

The MEALS approach is a five-step process in community development that includes: Motivating, Equipping, Accompanying, Linking, and Sustaining. In this approach, PWDS extends the needed services to strengthen and sustain community initiatives emphasising community ownership rather than community participation.

In over two decades of development efforts, reaching out to thousands of villages and impacting on many communities with wider spheres of activities, PWDS programmes have transcended geographical barriers and traditional frontiers. Over the years, PWDS has been instrumental and inspirational in initiating many innovative development interventions as responses to community needs and emerging challenges.

Currently, PWDS directly implements five field projects, has promoted ten support organisations, a few of them with mainstream linkages, and works in 17 districts in Tamil Nadu and Kerala through three collective programmes with 42 NGOs as partners.



Interventions

Community Organisations

PWDS believes that promoting and strengthening community organisations is the first step in empowering weaker sections and enabling them towards self-reliance. Since the beginning, PWDS has been enabling the community to organise themselves as village level local associations called *mantrams*. There are *mantrams* of palmyrah workers, women, and '*grama mantrams*' in which both men and women are members. Another means of community organisation is through Self Help Groups (SHGs). SHG members are trained in group management, accounts, and sensitised on social issues. The self-help group concept emerged with a community-managed savings and credit scheme, the economic activity around which the group functions. People own and manage the group and the savings activity.



The social organisation process has been further strengthened and sustained by introducing various socio-economic programme interventions with the total participation of the community. These activities were identified from the needs that emerged in the mobilisation process. The major programme activities include a variety of educational and development activities such as **Childcare and Education, Skill Training, Community Health, Shelter Development, Product Development, Income Generation, Marketing Support, and Resource Mobilisation**



Support Organisations



People need support to initiate and sustain their livelihood activities. The resources needed for development, are mostly not available from mainstream institutions to poor people. Even if available, the complex process and the delay in processing makes it difficult for them to access resources. Besides, such services to the marginalised are considered as subsidiary activities by most of the mainstream institutions, with people treated as beneficiaries of a scheme rather than considered clients of a service. These formal institutions, mostly located in urban areas, with procedures developed for the middle and high-income group, are not appropriate to fulfill the needs of rural, low-income groups.

In order to ensure sustainability of community activities, an enabling support environment that includes a wide variety of support services is necessary. Therefore, availability of specialised and ongoing quality support services becomes a necessary condition for enabling any community-based activity towards self-management and sustainability.



The changed context, with the impact of globalisation and market forces, make support services and mechanisms essential for people to sustain their activities. At the same time, it is also necessary to sensitise and strengthen mainstream organisations to extend their services to the poor. Keeping this in mind, PWDS took efforts to graduate some of the programme-related components into support service organisations with mainstream linkages or partnerships where ever possible.

The activities, introduced as components of various projects with donor grants, led to the formation of professional teams as the first step. Subsequently PWDS developed them into support service organisations in collaboration/partnership with mainstream institutions so that such services would be available to people even after the project period and donor grants come to an end. This intervention also aims to make mainstream services work for the poor, and establish that professional service to the poor is a viable operation and a business opportunity.

The support organisations developed as an intervention aim at extending quality services to CBOs at affordable cost; enabling CBOs to access mainstream resources; considering CBOs as clients and not as beneficiaries; creating linkages with the mainstream; generating income from operations for self-sustenance; and establishing service to the poor as an economically viable operation.

PWDS has created space within the project frame, for the emergence of Support Organisations (SOs) to offer services in micro-finance, marketing, shelter development, community health, childcare and education, family counselling, sustainable agriculture, and capacity building.



Collective Forms of Cooperation (CFC)

PWDS believes in collective functioning like networks and alliances as effective organisational models, alternate way of functioning in development cooperation, and an instrument for capacity building.

Convergence on common areas of interest, and collaboration on shared objectives were found to be the best way to build networks and collective forms of functioning. In addition to the impact on the community, networks contributed considerably in strengthening the capacity of the partners and improved their bargaining power for policy influences. The experience also helped to realise the synergy in working together and to establish that collective functioning through network programmes are effective alternatives in development cooperation for improved efficiency, effectiveness, and accountability.

Currently, PWDS coordinates three network programmes with a coordination centre, DATA, based at Madurai.

- **Network for Education and Empowerment of Rural Artisans (NEERA)**, a network of twelve NGOs for the development of rural artisans and women.
- **Collective for Community Enterprise Development (CCED)**, a collective of ten NGOs to learn together and promote community enterprise as a development intervention.
- **Alliance for Community based HIV/AIDS Care and Support**, an alliance with twenty NGOs to mobilise community action for care and support of people affected by HIV/AIDS.



Programme Over view

1. Action for Rural Transformation and Self-reliance (ARTS)

ARTS, the field level community development project, covers palmyrah workers, poor rural women, and children in 800 villages in Kanyakumari and Thiruvananthapuram districts. The major programme interventions include community pre-schools, leadership training, health care, skill training, housing, enterprise promotion, government schemes, product research, marketing support, and resource mobilisation.

- Tapper Groups: 128
- Village Associations: 67
- Women Groups: 87
- Self-help Groups: 591
- Members: 23,020
- Savings: Rs.21,113,763
- Strengthening the CBOs
- Linkages with mainstream
- Welfare Programmes



2. Dalit Women Education and Empowerment Program (DWEEP)

DWEEP covers selected villages in Kanyakumari district, where Dalit families live in large numbers.



- Self-help Groups: 45
- Linkages
- Resource Mobilisation
- Health and Hygiene
- Drinking water
- Capacity Building
- Sanitary Mart: 2



3. PWDS-TNSACS HIV/AIDS Prevention and Control Programme

Initiated in 1999 with the support of Tamil Nadu State AIDS Control Society (TNSACS), Chennai, to create awareness among general public, provide education for high risk groups, promote safer sex practices, and refer affected people for care and support services.

- Tribal and coastal areas
- STI intervention
- Prevention
- Awareness
- Counselling
- Training
- Referrals



4. Network for Education and Empowerment of Rural Artisans (NEERA)

A network of twelve development organisations working in South Tamil Nadu, came into existence with a common programme plan in 1996, at the end of a two-year participatory planning process.



- Districts: 9
- Villages: 848
- Partners: 12
- SHGs: 1896
- Members: 32,476
- Savings: 63 crores
- Federations: 12
- Enterprise promotion
- Access to market



5. PWDS-Alliance- Community based Care and Support Programme

Initiated in 2000 with the mission to work for an enabling, sustainable, supportive environment towards community based care and support for people living with HIV/AIDS, children affected by AIDS, and families affected by AIDS in TamilNadu.

- Districts: 13
- Partners: 20
- Affected people reached: 6944
- Children: 2109
- Volunteers: 399
- Training: 27 with 824 participants
- Community leaders trained: 24,941
- Community Self-help groups: 337
- Hospitals/doctors linked: 187
- Care centers: 3



6. Habitat Resource Centre (HRC)

HRC, a construction technology centre providing cost reduction technologies for shelter development initiatives and infrastructure improvement.



- Mason training for women
- Refresher training for mason
- Building materials
- Orientation on house construction
- Construction work
- Consultancy
- Research



7. Centre for Rural Employment and Skill Training (CREST)

CREST, the marketing support organisation for providing marketing support for community enterprises.

- Groups supported: 28
- Outlets: 4
- Exhibitions: 4
- Trading partners: 184
- Training: 2
- Product improvement
- Quality control
- Palma Akshya outlets



8. Indian Association for Savings and Credit (IASC)

IASC is the micro-finance initiative founded in 1999 jointly by Palmyrah Workers Development Society and Housing Development Finance Corporation (HDFC), the leading housing finance institution in India.



- Districts: 7
- NGOs affiliated: 32
- SHGs affiliated: 920
- Housing loans: Rs. 34 million
- Economic loans: Rs. 62 million
- Other loans: Rs. 13 million
- Total loans: Rs. 110 million



9. Family Counselling Centre (FCC)

Supported by the Central Social Welfare Board, Government of India, FCC offers professional counselling services to families in need, especially rural families who lack access to such services.



- Family Counselling
- Rehabilitation Services
- Legal support
- Counselling: 116
- Orientation programmes: 9
- No. of participants: 313
- Self-development training: 9

10. Women's Hostel

A hostel and short stay home for women in need.

- Working Women
- Average Inmates: 17
- Short stay facility
- Quarterly meeting of Residents
- Self-reliance



11. Community Trust for Pre-school Education

Community Trust for Pre-school Education is formed to promote child education and encourage the community to participate in childcare and education services.

- Pre-school centres: 38
- Children: 916
- Mothers groups: 38
- Savings: Rs.296,000
- SHGs: 83
- Savings: Rs. 913,000
- Health Representatives : 17



12. Kotavilai Training Centre

A training infrastructure in a rural setting for the community and leaders who manage community organisations.



- Training and Dining facility
- Organisations: 24
- Meetings: 78
- Days occupied: 142
- No. of participants: 5428



13. Team for Income generation and Product promotion Support (TIPS)

A support service for identifying and testing income generating opportunities and transferring them to the community.

- Palm candy units: 25
- Herbal candy development
- Market support
- Technical support
- Training support
- SHGs: 549
- Self-Employed Groups: 15



14. Centre for Agriculture and Rural Development Services (CARDS)

CARDS is a demonstration farm and agri-resource team for promoting sustainable agriculture among small and marginal farmers and to introduce agri-based income generating opportunities.



- Model farm
- Eco awareness training
- LEISA Training
- SHGs: 139
- Savings: Rs. 4,04,000
- Linkage: 123 groups



15. DATA, the PWDS Coordination Centre, is a development support unit for coordinating programmes and building capabilities through partnership.

- Data Resource
- Data Docs
- Data Base
- Data Fair
- Data Net
- Data News
- Data Forum



Reach and Impact

An overview

Details	2001-02	2002-03	Increase
Villages	1,280	1,474	194
Self-help Groups	2,380	2,825	445
Member families	40,950	53,039	12,089
No. of people Benefited	204,750	241,630	36,880
No. of benefits generated	110,968	356,071	245,103

The following details show the number of people benefited by each programme activity during this year. Since one family may benefit by more than one programme, the number of benefits can not be equated with the number of people benefited.

Benefits Generated	2001-02
Benefit as group members :	53,039
Income generation :	1,204
Pre-school :	3,955
Leadership training :	1,617
Skill training :	764
EDP training :	387
Health services :	104,511
Credit :	59,803
Housing support :	628
Government assistance :	2,549
Community finance service :	1,950
Awareness camps :	67,200
HIV/AIDS program :	28,795
HIV/AIDS care and support :	6,462
Capacity building :	14,057
Insurance :	8,418
Marketing support :	732
Total :	356,071

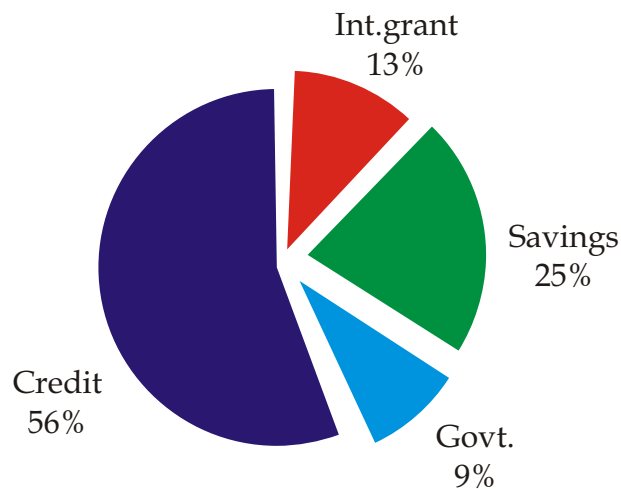


Resources

The financial resource needed for the programmes was mobilised from four sources: grants from international funding agencies, grant from government sources, resources contributed by the community for a specific activity, and resources mobilised from financial institutions as credit for different programs. Only the money involved in the community based program activities are taken into consideration here. The turn over/amount mobilised by the promoted institutions are reflected in their statements submitted to the Managing Boards concerned.

The source of funds

Source of funds	2001-02	2002-03	Difference
Community Resources	45,416,000	51,186,449	5,770,449
Financial Institutions	82,223,000	116,792,491	34,569,491
Government grant	14,299,000	13,481,760	-817,240
International grant	25,308,000	26,250,280	942280
Total	167,246,000	207,710,980	40,464,980



Ratio

International (1)

Local resource (6)

Community (1)

External source (3)

Government (1)

Credit (3)

Community (1)

Credit (2)

Utilisation

The average amount spent for a family this year (2002-03) is Rs.3,916. This includes the community resource contributed as savings in the groups, the credit mobilised from the financial institutions, the grant from government and international donor agencies.

Details	2001-02	2002-03
Savings by a family	Rs. 1,109	965
Credit availed by a family	Rs. 2,007	2,202
Grant spent for a family	Rs. 967	749
Total amount spent for a family	Rs. 4,084	3,916



Partners

The long term partnership of **EED/EZE**, from the inception of PWDS continued this year also. We record our appreciation and thanks for their continuous support and valuable guidance.

The HIV/AIDS Care and Support project has been initiated with the support of the UK- based **International HIV/AIDS Alliance**. We are thankful to them for choosing PWDS as their lead partner to coordinate the project in TamilNadu.

We thank the **World Day of Prayer**, Germany, for supporting the Dalit Women Empowerment Project.

We also thank the following donor organisations, government agencies, and financial institutions that have been associating with PWDS in many ways:

Tamil Nadu Society for AIDS Prevention and Control Society (TNSACS)

Small Industries Development Bank of India (SIDBI)

National Bank for Agriculture and Rural Development (NABARD)

Housing Development Finance Corporation (HDFC)

Tamil Nadu Women Development Corporation (TNWDC)

Central Social Welfare Board (CSWB)

Child Relief and You (CRY)

TAHDCO

HUDCO

State Bank of Travancore

Indian Bank

Entrepreneurship Development Institute of India (EDI)



Challenges and future options

The emergence of globalisation and market economy, while opening up many opportunities in trade and technology, poses threats to many dimensions of human security, especially of people in the rural informal sector. The condition of small producers, village artisans, and traditional crafts persons is worse. This situation tends marginalise people from their livelihood opportunities and alienates them from traditional skills and life styles. An intervention to improve the competitiveness of these communities to upgrade skills, access mainstream resources, and link to the market is necessary in the changing context.

The emerging context also demands an appropriate approach and alternate process to replace traditional, fragmented, micro level poverty alleviation programmes. There is a need to improve the social and economic position of poor communities by strengthening their capacities to have greater control over their economic activities, establish linkages to access formal sector resources, and integrate with the mainstream economy for sustenance.

Addressing issues that lead to extreme poverty, strengthening community competitiveness through capacity building and policy influences, controlling the spread of poverty-related diseases especially HIV/AIDS infection, and creating sustained access to health care facilities through mainstream health care providers seem to be the future focus.

The new context also demands a shift in the mindset and capacity of NGOs and civil society movements. A review on current development challenges, community needs, and the capacities of NGOs to respond to these challenges is necessary as part of the future planning process.



Collective forms of functioning in the form of networks, collectives, alliances, and forums have emerged as an alternate approach in development cooperation. There is also a need to move from a polarised approach to a collective and collaborative approach with different sectors and players coming together. The partnership with profit sector is also emerging as a need already with many working models. The importance and relevance of integrated and comprehensive approaches are being emphasised in the place of sector specialised interventions. A new set of principles, values and practices are being accepted in development governance with emphasis on improved efficiency, effectiveness, and accountability.

PWDS, with its development vision and a deep commitment and thirst for innovation, opts to continue as a learning and growing organisation always responding to emerging challenges while keeping its core values intact. This organisational ethos, with an ability to learn and change embedded in the culture of PWDS, will enable the organisation to grow and retain its relevance. Guided by this perspective, PWDS moves ahead Paving Ways for Development Services.

September 2003

D.T. Reji Chandra
Director



PWDS 2003

**PALMYRAH WORKERS DEVELOPMENT SOCIETY
MARTHANDAM, TAMIL NADU - 629 165**

Income and Expenditure Account for the year ended 31.03.2003

	2002-2003		2001-2002	
	Rs. Lakh	%	Rs. Lakh	%
INCOME				
International Grant	262.50	76	235.26	82
Government Programmes	13.44	4	17.83	6
PWDS Generated	56.45	16	27.68	10
Bank Interest	10.22	3	2.83	1
Excess of Expenditure over Income	4.55	1	2.46	1
Total	347.16	100	286.06	100
EXPENDITURE				
International Grant	265.46	76	229.70	81
Government Programmes	7.71	2	23.02	8
PWDS Generated	34.32	10	15.00	5
Administration Expenses	37.31	11	17.24	6
Loss on Sale of Assets	2.36	1	1.10	0
Total	347.16	100	286.06	100

Receipts and Payments (Project) account for the year 2002 - 2003

	2002-2003		2001-2002	
	RECEIPTS	UTILISED	RECEIPTS	UTILISED
International Grant	262.50	265.46	235.26	229.70
Government Programmes	13.44	7.71	17.83	23.02
Community Funds	511.86	511.86	454.16	454.16
Financial Institutions	1302.74	1302.74	965.22	965.22
Others	0	2.77	0	0.37
Total	2090.54	2090.54	1672.47	1672.47

Balance Sheet as on 31.03.2003

	2002-2003		2001-2002	
SOURCES OF FUNDS				
Capital Account	199.99	43 %	198.91	45 %
Income and Expenditure Surplus	-4.55	-1 %	-2.46	-1 %
Current Liabilities	265.76	58 %	250.63	56 %
Total	461.20	100 %	447.08	100 %
APPLICATION OF FUNDS				
Fixed Assets	260.82	57 %	254.25	57 %
Investments	69.70	15 %	36.79	8 %
Loans and Advances	59.01	13 %	98.83	22 %
Cash and Bank Balances	71.67	15 %	57.21	13 %
Total	461.20	100 %	447.08	100 %

(P. Arockiasamy)
Chartered Accountant