

MAINSTREAMING

Converging social and economic goals for development



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PWDS Annual Report

2003 – 04



Tamilnadu, India

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 (Motivating, Equipping, Accompanying, Linking, and Sustaining) approach is a five-step process in community development. 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, 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.

- Tapper Groups: 128
- Self-help Groups: 2,641
- Federations: 12
- Village Associations: 67
- Members: 64,526
- District : 9
- Women Groups: 87
- Savings: Rs.5,83,55,000
- Village: 871



Support Organisations



People need support to initiate and sustain their livelihood activities. The resources needed for development are often 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 subsidiary activities by most mainstream institutions, with people treated as beneficiaries of a scheme rather than considered clients of a service.

PWDS has created space within the project frame for the emergence of Support Organisations (SOs) to offer services in microfinance, marketing, shelter development, community health, childcare and education, family counselling, sustainable agriculture, and capacity building. In order to ensure sustainability of community activities, an enabling support environment that includes a wide variety of support services is necessary.





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 beneficiaries; creating linkages with the mainstream; generating income from operations for self-sustenance; and establishing service to the poor as an economically viable operation.

1. Indian Association for Savings and Credit (IASC)
2. Centre for Rural Employment and Skill Training (CREST)
3. Family Counselling Centre (FCC)
4. Community Trust for Pre-school Education
5. Habitat Resource Centre (HRC)
6. Kotavilai Training Centre
7. Centre for Agriculture and Rural Development Services (CARDS)
8. Team for Income generation and Product promotion Support (TIPS)
9. Development Association for Training and Technology Appropriation (DATA)
10. Women's Hostel



Collective Forms of Cooperation (CFC)

PWDS believes in collective functioning like networks and alliances as effective organisational models, alternative ways 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 Overview

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: 639
- Members: 30,508
- Savings: Rs.21,260,000



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: 71
- Sanitary Mart: 2
- Savings : Rs. 5,22,200

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.

- STI intervention
- 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, NEERA came into existence with a common programme plan in 1996, at the end of a two-year participatory planning process.



- Districts: 9
- Villages: 871
- Partners: 12
- SHGs: 2002
- Members: 34,018
- Savings: Rs. 3,70,95,000
- Federations: 12

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, provides cost reduction technologies for shelter development initiatives and infrastructure improvement.



- Orientation programmes: 3
- Participants: 76
- Construction consultancy: 17
- Research on fly ash

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

CREST, a marketing support organisation, provides marketing support for community enterprises.

- Groups supported: 28
- Outlets: 4
- Exhibitions: 7
- Trading customers: 620
- Women trained: 251



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: 40
- SHGs affiliated: 1,355
- Housing loans: Rs. 4.4 Cr.
- Economic loans: Rs. 10.5 Cr.
- Other loans: Rs. 3.2 Cr.
- Total loans: Rs. 18.1 Cr.



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.



- Counselling: 105
- Training programmes: 26
- No. of participants: 815
- Mobile counselling: 15
- Reach: 358
- Sub centres: 2

10. Women's Hostel

A hostel and short stay home for women in need.

- Average inmates: 20
- Short stay facility
- Quarterly meeting of residents



11. Community Trust for Pre-school Education

Community Trust for Pre-school Education promotes child education and encourages the community to participate in childcare and education services.

- Pre-school centres: 38
- Children: 928
- Mothers' groups: 38
- Savings: Rs. 1,068,000
- SHGs: 89
- Credit mobilised : 3,090,000
- Health representatives : 15
- Antenatal care: 372



12. Kotavilai Training Centre

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



- Organisations: 21
- Meetings: 69
- Days occupied: 175
- No. of participants: 5,914

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: 20
- SHGs: 603
- Self-Employed Groups: 17



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.

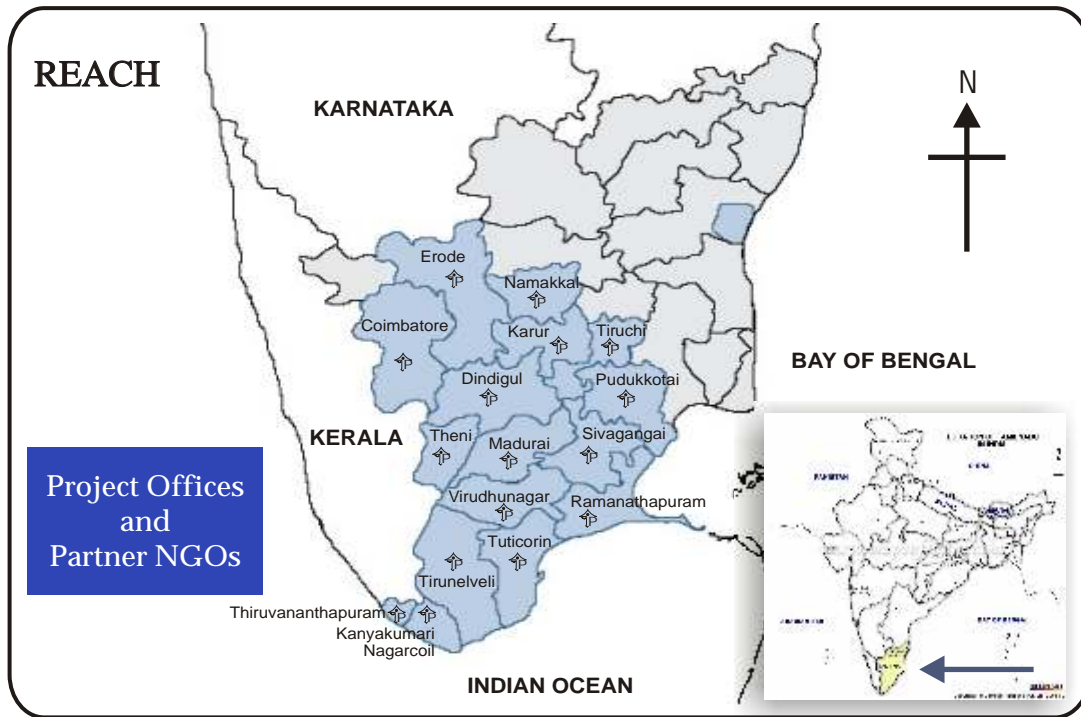


- Demo farm
- Eco awareness training
- LEISA Training
- SHGs: 157
- Member families: 2,530
- Savings: Rs. 5,660,534



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	2002-03	2003-04	Increase
Villages	1,474	1,635	161
Self-help Groups	2,825	3,102	277
Member families	53,039	64,526	11,487
No. of people benefited	241,630	293,640	52,010
No. of benefits generated	356,071	360,938	4,867

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.

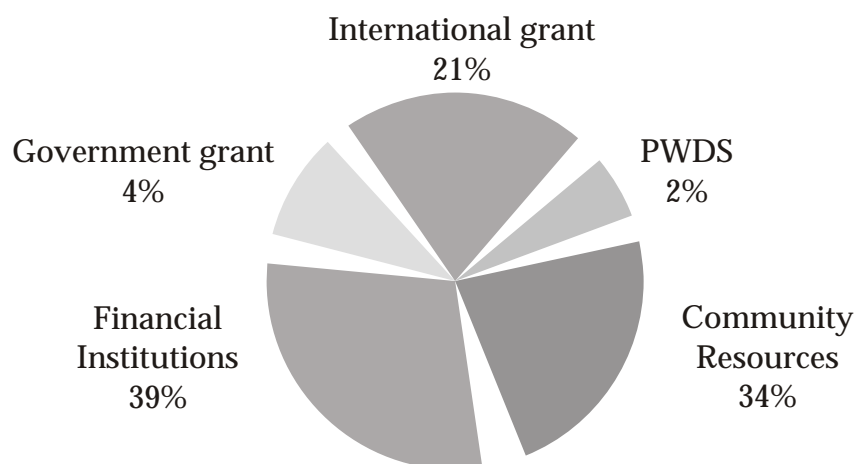
Benefits Generated	2003-04
Benefit as group members :	64,526
Income generation :	2,503
Pre-school :	1,669
Leadership training :	8,222
EDP training :	2,149
Health services :	23,201
Credit :	62,320
Housing support :	428
Government assistance :	5,491
Community finance service :	3,405
Awareness camps :	16,790
HIV/AIDS programme :	122,990
HIV/AIDS care and support :	8,889
Capacity building :	36,700
Insurance :	960
Marketing support :	695
Total :	360,938

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 programmes. Only the money involved in the community based programme 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	2002-03	2003-04	Difference
Community Resources	51,186,000	64,249,000	13,063,000
Financial Institutions	116,792,000	75,714,000	-41,078,000
Government grant	13,481,000	8,227,000	-5,254,000
International grant	26,250,000	39,438,255	13,188,255
PWDS	-	3,591,000	3,591,000
Total	207,709,000	191,219,255	-16,489,745





Ratio

International (1)

Local resource (4)

Community (1)

External source (2)

Government (1)

Credit (2)

Community (1)

Credit (1)

Utilisation

The average amount spent for a family this year (2003-04) is Rs.3,916. This includes the community resource contributed as savings in the groups, the credit mobilised from the financial institutions, and the grant from government and international donor agencies.

Details	2002-03	2003-04
Savings by a family	Rs. 965	996
Credit availed by a family	Rs. 2,202	1,173
Grant spent for a family	Rs. 749	611
Total amount spent for a family	Rs. 3,916	2,780

Partners

The long term partnership of EED/EZE, from the inception of PWDS continued this year too. 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 Tamil Nadu.

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 associated in many ways with PWDS:

- 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)



Emerging Problems

Globalisation and market economy has generated a series of changes and challenges, especially to the small sector and for people who depend on traditional livelihood options. The negative impact of globalisation is a serious problem because it marginalises people from their economic options and alienates them from traditional skills and life styles. As a result, in spite of improvements in many areas, there is an increase in absolute poverty that widens the gap between the rich and the poor.

The other area closely connected with livelihood which needs attention is natural resources, especially water. Profit maximisation in the production sector that ignores social responsibility, and livelihood promotion that lacks conservation concerns lead to over exploitation of resources. This is another emerging threat along with expansion of industries and increased production.

Conserving natural resources and responsible management of water resources are critical for sustained development and even human survival. So conservation concerns become a vital component in livelihood promotion strategies.

In the decade ahead, HIV/AIDS is expected to kill more people than any conflict, natural disaster or disease in the past. In recent times HIV/AIDS is seen as the greatest setback to development initiatives. By incapacitating and killing adults in the prime of their lives, it throws development off course. HIV/AIDS has extensively affected parts of Africa and threatens many other parts of the world. There is realisation that fighting HIV/AIDS is a development issue and so essentially it needs to emerge as a global resolve.

Changing Paradigms

As a nation even when we progress in many areas, the poor are left far behind the benefits. Most of the population still lives without access to even basic needs, resulting in an imbalance between groups benefiting from development impacts.

People are entitled to resources and support services. Such services to the poor, in most cases, are initiated with donor grants in the form of subsidies. Therefore they become dependent on external funds and face an abrupt end when such supports cease. Even when a few services are available from mainstream institutions, these are often a subsidiary activity with a charity or welfare approach that lacks sustained economic goals. Since access to mainstream resources and services are denied to the poor, they access such services from the non-regulated informal sector by paying more than the prevailing rates in the mainstream sector. This means, contrary to the popular opinion, poor people live in a “high cost economy” of the informal sector.

The poor are not to be considered as beneficiaries of charity but rather as clients of mainstream services. In the same way, the services to the poor need to be seen not as a welfare and subsidiary activity but as a business opportunity. The poor do not need subsidies. But what they do need is sustained support services as in the formal sector and access to mainstream resources.

The popular belief is that social and economic sectors have conflicting interests and so they will be and need to be polarised. But the social and economic goals, understood over the years as inherently conflicting, are in fact integrally connected. Only such an approach where the economic and social goals merge, can promote social responsibility in the economic sector and improve efficiency in the social sector for sustained impact.

No doubt 'self-help' is a proven approach in responding to the needs of poor communities. But 'self-help' has its strength and weakness, particularly when it comes to drawing the dividing line between community role and responsibility of the state.



How do we respond to emerging problems and community needs? Is it by developing 'alternatives and parallels' or by 'linking and mainstreaming'? This leads to a set of related questions that challenge some of the current paradigms.

- Is introducing alternative services the right option for the poor? Or establishing linkages between communities and mainstream services to facilitate access to resources?
- What if policy changes/regulations start affecting such isolated alternative efforts? In such a situation do such alternatives have the capacity to change and survive?
- How can development responses be sustained beyond project frameworks and donor support?
- Why is 'self-help' prescribed as a solution for problems of the poor?
- How is the community treated or motivated? To be beneficiaries of a project or clients of mainstream services?
- Why are many NGOs converting themselves into intermediaries for providing services instead of making the existing mainstream services work for the poor?
- Finally, why are communities burdened to manage the service responsibility of mainstream institutions?

When we want to send our children to school, we do not start a new school, but send them to an existing school; when we need credit, we do not start our bank but approach a bank; when we become sick, we do not start a hospital but go to an existing hospital. Why then do we make poor people start their own schools for their children, their banks for credit, and their health centres to access health care, all in the name of self-help and community participation?

Evolving Perspectives

Development initiatives should aim to improve social and economic position of poor communities by building their competitiveness to have greater control over their economic activities, establishing linkages to access formal sector resources and market, and integrating with the mainstream economy for sustenance.

Poor people have a right to access mainstream resources. Building their capacity and making mainstream services work for them are important. Community mobilisation and organisation, capacity building, and influencing policies are the major strategies. The emerging issues—livelihood, poverty, migration, vulnerability of poor communities, especially women, HIV/AIDS, lack of health care facilities are all interconnected and require integrated responses.

Poverty and its impact contribute to the spread and impact of HIV/AIDS. So it is essential to address the causes while responding to the immediate needs. No doubt that HIV/AIDS is a serious problem that requires emergency responses. But while responding to such a threat as an emergency, it is equally important to use it as an opportunity to reform, improve, and strengthen (health care) systems and to empower people. This is a development perspective that aims at a larger and sustainable impact. This approach is an attempt to see beyond HIV/AIDS through HIV/AIDS.

Dr. Peter Piot, Director, UN Joint Programme on AIDS says, “The sobering reality is that in the countries most affected by the AIDS epidemic we are at the beginning of a human resource crisis... If we continue to allow AIDS to drain human resources at an increasing rate, sustainable development will be impossible. Quite simply, if you don't survive, you cannot develop.”

It is true that “If you don't survive, you cannot develop.” But we should also understand the truth that if you don't develop, you cannot survive.

October 2004
Marthandam

D.T. Reji Chandra
Director

PALMYRAH WORKERS DEVELOPMENT SOCIETY
MARTHANDAM, TAMIL NADU - 629 165

Income and Expenditure Account for the year ended 31.03.2004

	Rs. Lakh	%
INCOME		
International Grant	394.38	85
Government Programmes	7.85	2
PWDS Generated	25.21	5
Bank Interest	6.42	1
Excess of Expenditure over Income	34.51	7
Total	468.37	100
EXPENDITURE		
International Grant	347.95	75
Government Programmes	9.61	2
PWDS Generated	32.87	7
Administration Expenses	15.52	3
Maintenance Expenses	4.91	1
Excess of Income over Expenditure	57.51	12
Total	468.37	100

Receipts and Payments (Project) account for the year 2003 - 2004

	RECEIPTS	UTILISED
International Grant	394.38	347.95
Government Programmes	7.85	9.60
Government Schemes	74.42	74.42
Community Funds	642.49	642.49
Financial Institutions	757.14	757.14
PWDS	35.91	35.91
Others	0	44.68
Total	1912.19	1912.19

Balance Sheet as on 31.03.2004

	Rs. Lakh	%
SOURCES OF FUNDS		
Capital Account	259.81	49 %
Others	252.65	48 %
Current Liabilities	18.87	3 %
Total	531.33	100 %
APPLICATION OF FUNDS		
Fixed Assets	264.19	50 %
Investments Cash and Bank Balances	206.74	39 %
Loans and Advances	60.40	11 %
Total	531.33	100 %

(P. Arockiasamy)
Chartered Accountant