

Community Services Trust Salem
7-B Omalur Main Road, Four Roads,
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Tamil Nadu, India

BUSINESS PLAN

***Aiming for
community development
and
empowerment***

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HISTORY

Community Services Trust Salem is an independent and secular NGO, registered under the Indian Trust Act of 1882. During 1988 and 1989, preliminary work was done to set up CST as an extension of the NGO Tribal Work. Due to financial problems of this development organization, CST established itself independently in 1990.

CST focuses on the development and empowerment of the tribal, rural and urban poor, particularly women and children. In the first years, this aim was accomplished through small projects addressing social issues, such as a child development center, a village development program and consultative programs to show rights for women and children.

In 1996, the local Tamil Nadu government assigned CST to ten geographical areas, or blocks, with a total population of 700,000 people to conduct projects funded by the government. These blocks exist in the two districts of Salem and Namakkal.

Within 11 years, CST has grown to a prominent organization with various projects to realize community development and empowerment. The core activities are aimed at achieving the goals of women's empowerment, child development and health care within the underprivileged communities. The strategy is to achieve these aims by helping the people of the community to help themselves.

The women empowerment project Mahalir Thittam is the most extensive program that CST is conducting currently. This project pursues capacity building social and economic empowerment of women through organizing them and facilitating them through training, workshops, awareness and activity programs.

Since the beginning of 2001, a health project has been initiated in cooperation with the Danish Government body Danida. It is based on the performance of CST during a pilot phase in the tribal area Kolli Hills, supported by Danida in 2000.

The other sub-activities of CST are ongoing projects and programs that aspire to reach the wider goals of community empowerment.

Core Objectives and Projects

CHILD DEVELOPMENT:

- Child Development Day Care Center (CDC)
- Half-Way Home (HWH)
- Child Rights Advocacy (CRA)

WOMEN'S DEVELOPMENT AND EMPOWERMENT:

- Mahalir Thittam (MT)
- Family Counseling Center (FCC)
- Vocational Training Program (VTP)

HEALTH IMPROVEMENT:

- Community Health Action Project (CHEAP)
- AIDS/HIV Prevention Program (APP)
- Dr. Tiphagne Blood Donors Club (BC)

SOCIAL AND ECONOMIC DEVELOPMENT:

- Sanitary Mart Project (SAM)
- TVDC Village Development (TVDC)
- Physically Challenged People Project (PCP)
- Bonded Labour Project (BL)

ENVIRONMENTAL PROTECTION:

- Organic Farming (OF)
- Environmental Action Green Belt (GB)

ORGANIZATION STRUCTURE

CST is a professional organization, with a flat organization structure. Only a few layers are present between projects and their staff and the ultimate responsible person: the director. This organization structure makes CST highly flexible and organic. Projects can be monitored closely by the director, and modifications or strategy changes are easily accomplished.

The next figure presents the actual corporate organization structure. Only headquarters' professions are drawn. Each project has its own staff and subcommittee, governing and monitoring the project. This structure will fall as a matrix over the lowest level of the organogram. Most projects cover the different blocks and two districts. This structure of the projects assigned to different blocks is represented in Table 1.

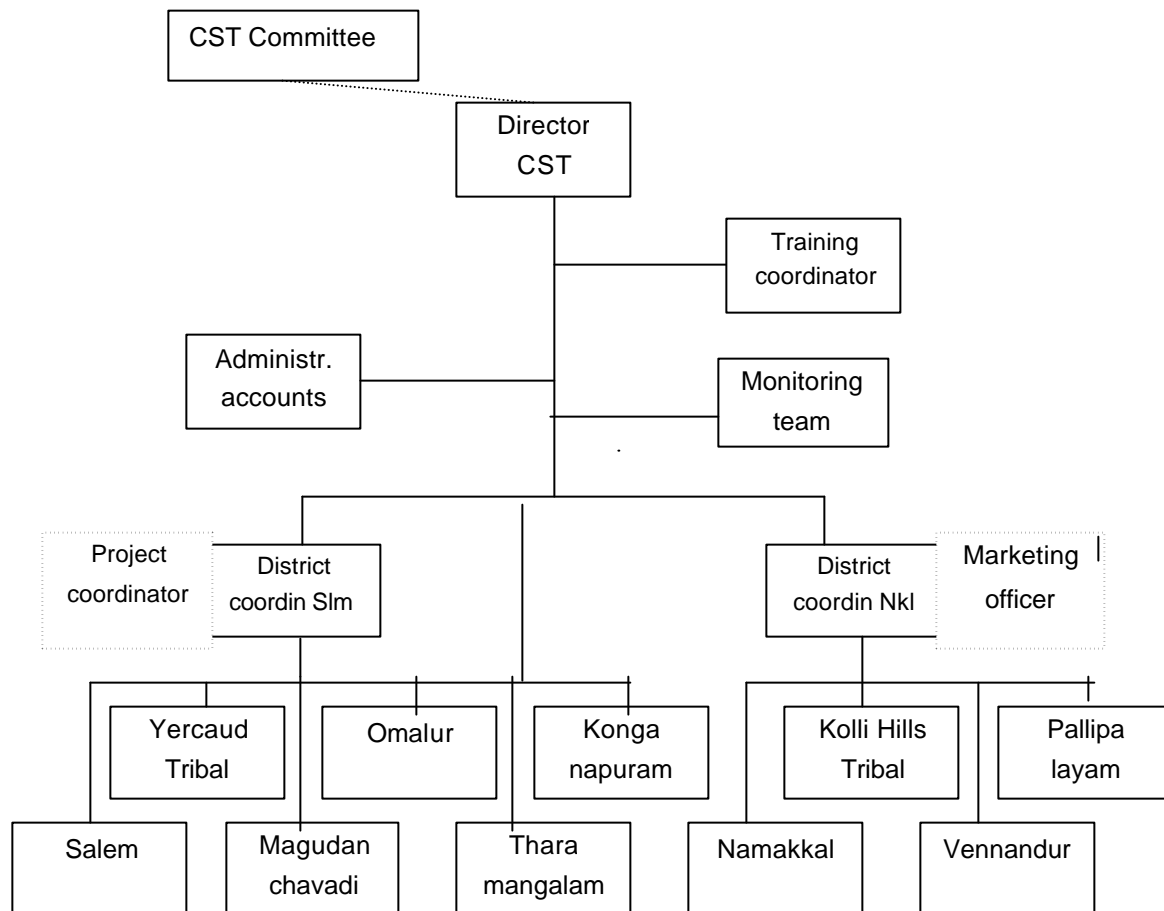


Figure 1 Organogram of CST Salem 2001

The director is the head of CST. He is involved with all external activities and in managing all internal activities. He is answerable to the partnering governmental agencies and independent development organizations. His main responsibility is to ensure at least an adequate performance to these external relations to be assured of fund and getting more name. Internal activities comprise monitoring and controlling staff members, monitoring projects and conduct meetings and evaluations with program initiators and subcommittees.

The monitoring coordinator is responsible for monitoring all different projects and coordinating the monitoring team. The monitoring team visits 8 to 10 Self Help Groups per person per day to control and monitor their activities, programs, savings and progress on capacity building and empowerment.

The district coordinators supervise the Community Health Action Program, performance of Self Help Groups and trainings. They both are responsible for preparing progress reports and keep track of all activities, employed in their district, he/she is appointed to.

The marketing coordination and project coordination tasks are imbedded in the district coordination profession. The district coordinator of Salem is thus responsible for coordinating the project in the field of administration and implementation. The marketing tasks, conducted by de district coordinator of Namakkal, consists of providing marketing coordination to Self Help Groups. He provides backward and forward linkages, Self Help Groups may use and give training in entrepreuneuring development. The training coordinator develops trainings, mainly for the Self Help Groups and conduct them at the sight. Administration is responsible for all financial administration and secretary work. Then each project has its own staff, with in total over 120 staff members and 15 volunteers.

Various projects are conducted in the different blocks, CST is appointed to. The project's existence is presented in the table below. A gray shaded cell points the project is conducted in that certain block. If allowable, figures are filled in these gray cells. These figures represent the amount of aided children in the child programs and the amount of groups formed in the Sanitary Mart project, Village Development program, Mahalir Thittam and the Bonded Labours Project.

	Salem	Yerca	Magud	Omalu	Thara	Konga	Nama	Kolli	Venna	Palli
CDC	26									
CRA										
VTP								22		
HWH							46			
OF	20									
SAM	4						5			
TVDC	55						42			
APP										
PCP										
FCC										
MT	60	80	121	120	193	124	313	110	160	181
CHEAP										
GB										
BC										
BL	10									

Table 1 to represent the presence of different projects in the different blocks, CST is responsible of

The Governing Structure of CST

CST has its own executive committee/Governing council to monitor and watch the projects and annual report once in each three months. This committee is registered under government law and consists of five members:

1. President: Dr. Mallika (Mr. Kulandaivel), a doctor at the Thangam hospital, Namakka-2
2. E.C.member: Mrs. S.Uma Kulkarni (Mr.Suresh), a social worker at Sree krupa, K.R.Puram, Bangalore-36
3. E.C.member: Mrs. R. Sheela (Mr. Royston), an independent social work consultant at Thenmuga Nilayam, Attapadi, Coonoor.
4. Financial trustee: Mr. S. Devanesan (Mr. Swamy Dasan), a social worker at 1 Natesamudli street, Bellur, Valzhapadi.
5. Managing Trustee & Chief functionary: Mr.G.George (Mr.Gnana Prakasan), independent social work consultant at 7-B Omalur Road, Main Road, Four roads, Salem-9.

For almost each project a subcommittee exists to monitor and control the program once in two months. These committees are formed by officials, representatives, teachers, parents and/or professionals. In each committee, one representative of CST is present. This committee monitors the progress of the program, identifies problems and lacks to report to CST.

STRATEGY

It is important to know the direction and scope of an organization over the long-term. The overall purpose of the organization and aspiration is then defined. It gives every stakeholder and interested person an idea what kind of business CST is and how it achieves the objectives through the projects and configuration of resources. This chapter discusses mission, vision, goals, SWOT-analyses and key issues.

First the artery of the strategy: community development and empowerment is explained closer.

Community Development and Empowerment

CST aims for an integrated approach of community development and empowerment of the poor tribal, rural and urban poor. The United Nations (1971, p.2) reported the definition of community development. This definition is the basis of all work done by CST. Mission, vision and objectives of the latest projects meet the essential elements of community development.

‘Community development involves a wide variety of activities designed to raise the standard of living and improve the quality of life in community. It comprises processes by which the efforts of the people are united with those of NGO’s and/or government authorities to improve the economic, social and cultural condition of communities. Processes, to integrate these communities into a self-sustainable and prospective life and to enable them. This complex of processes is then made up of two essential elements: the participations by which the people themselves in efforts to improve their level of living with as much reliance as possible on their own initiative; and the provision of technical and other services in ways which encourage initiative, self-help and mutual help and make these more effective.’

With the additional target community empowerment, CST emphasized it assists the people to take control over their own lives, families and community and create space for them selves. It supports and facilitates self-development, social and economic development, so they become self-sustainable, self-deployed and economically improved.

Mission

The purpose of the existence of CST is to serve the poor and neglected tribal, rural and slum populations in the Salem and Namakkal districts in TamilNadu, India. Service is accomplished through holistic development, which is culturally valuable, socially acceptable, ecologically sound and gender sensitive.

Vision

CST aspires to create an egalitarian society free from all social evils, prejudices and taboos.

Goals

Protect human rights through:

- Counseling, guidance and support to women and children against all forms of violence and abuse; to disabled people; and aids-affected people.
- Activity programs to eradicate child labor
- Economic empowerment programs to vulnerable neglected exploited people.

Facilitate full development and support social and economic empowerment of women and their communities through:

- Unionizing women in SHG’s for collective action and leadership
- Building capacity: skill training, marketing training, human resources training and entrepreneurial development training
- Social and economic empowerment through social and community action programs, awareness programs and thrift.

Health improvement through:

- health networking and linking activities, awareness programs and promotion of community health

Child development through

- Ensure child rights and child development by providing activity programs against child labor, vocational training programs and awareness programs.

Village development through

- Unionizing villagers (Schedule caste and schedule tribes), building capacity, guiding and support services and linking activities

Environment protection through:

- Agricultural awareness support, organic farming programs, reforestation programs and tree plantation

SWOT-Analysis

The Strengths, weaknesses, opportunities and threats for CST give an impression about the current situation CST is in now. Both its real advantages and strengths as well as its constraints and weaknesses are identified. The core competences present the characteristics and skills CST achieves advantage in. The key issues can count as the overall conclusion of this paragraph

Strengths

- It is a corporate social responsible organization
- CST honestly is discretionary responsible, through initiating voluntarily welfare projects and service programs, for which no money is given or asked for.
- It realises well-performing welfare programs
- It has competence in unionizing people and empowering them
- CST built a strong and cohesive network of 1700 Self Help Groups, where other projects can be built on

Weaknesses

- Financial health of CST: Lack of financial resources to fulfill all needs of the projects properly; Lack of financial reserves to undertake necessary new programs independently; Lack in technical knowledge on different areas, such as health, cooperatives, banking and project documentation.
- Financial dependence on government agencies
- Lack of competencies, qualifications and skills at staff and lack of technical skills
- Too low budget for most projects

Opportunities

- Collaboration or partnering with independent and objective development organizations for initiating new projects.
- Strengthen infrastructure and maintain program through building other funded projects on the Self Help Group network. And developing prospective community empowerment programs on the strong and cohesive SHG network.
- Assure economic empowerment and thus community development through initiating a microcredit program

Threats

- Bureaucracy at government agencies, including many (unnecessary and vested) procedures, hampers regulations
- Coerced government projects with a too low budget
- Corruption Perception index of 9 (scale 0 – 10)
- Expenditure rise due to inflation, price hike and increasing demand for human resources due to heavy workload

Core Competencies

- CST is a total corporate social responsible and discretionary responsible organization ¹.
- It has name and reputation in the communities, CST, serves.
- Exact knowledge of needs and demands of the poor and neglected people, living in the two districts
- Competence in unionizing cohesive and strong Self-Help Groups, empowering them and build capacity.
- Skills in networking: linking people with government agencies, issue-based networks, programs and schemes.

Key Issues

The key issues derive as a conclusion from the SWOT-analysis and Core competences and point out the main characteristics, constraints and aspects of CST:

CST totally is corporate social responsible and possesses good competencies in realizing community empowerment. The lack of financial resources weakens CST in performance, independency, self-sustainability, self-identity and initiation of voluntary projects. The organization is highly dependent on the bureaucratic and thrifty government. Enabling real success, collaboration and partnering with independent and objective NGO's for initiating projects is crucial. Preferably projects built on the existing strong SHG-network gives opportunity for successful community empowerment.

¹ Source: A.B.Caroll, *Academy of Management Review* (1979). It is organization responsibility, that is voluntary and guided by the organization's desire to make social contributions, not mandated by economics, laws or ethics.

ONGOING PROJECTS

The goals of CST are accomplished by initiating numerous community development and empowerment projects in the 10 block areas of the Salem and Namakkal districts. Below, these projects are outlined. The most prominent projects are in the fields of Child Development (projects 1 to 4), Women's Empowerment (projects 5 and 6), and Health Improvement (project 7); listed thereafter are the projects in social and economic development and environmental protection (projects 8 to 15). All projects are discussed in terms of their goal, reason for implementation, means of realization, results and main constraints. Thus a first impression is given. More detailed information about certain projects can be sent at request.

1. Child Development Day Care Center (CDC)

Panchantangiyeeri is a slum area of Salem where all the city waste is dumped. Living in this slum, people are struggling daily just to survive and their cooperation and nurturing capacity for their children is very low. Since 1997, CST has conducted a day care center for the children of the area. The center provides food, education and health care for the development of 26 children until the age of 5. The goal is to give these underprivileged children more perspective and advantage in life by nurturing them through educational play. When the children are 5 years old, they are sent to school. They are all making good grades, which testifies the program is doing well.

2 Half-Way Home (HWH)

In 1999, CST opened a shelter at Namakkal for neglected and disadvantaged girls between 12 and 21 years of age. This shelter, conducted with financial assistance from the Directorate of Social Defense, was created as a means to develop and empower young women with no other access to assistance. The girls who are selected are those with parents who are unable or unwilling to support them, girls who are abandoned, on the street or whose families are affected by AIDS. For at least one year they are provided with nutrition, accommodation, medical assistance, counseling, education and vocational training in small arts. 46 girls have been admitted to the home, of which 26 have been discharged. These girls succeeded in self-sustainability by learning either tailoring, screen printing or card making.

In order to coordinate and assist the Half-Way Home, a subcommittee has been formed. Also, once a month, a parents' meeting is conducted. On 28/01/01, Home Day was celebrated to commemorate the completion of one year, and the girls put on a cultural program. Representatives of CST and the Inspector of Namakkal were present as well as the parents and relatives of the students.

3 Child Rights Advocacy (CRA)

Many children in poverty stricken areas in India are deprived of the basic human rights such as freedom, health, care and education. CST organizes campaigning activities to advocate child rights and combat child labor. CRA is a voluntary networking program in collaboration with other NGOs associated with the Forum for Elimination of Child Labor in the Salem and Namakkal districts. Ten block coordination committees, with the aid of the Self-Help Groups (see Mahalir Thittam project), work for enrollment activity programs, rallies, workshops and government meetings to eradicate child labor and ensure child rights. The aims of this program, and the lives of many neglected children, will be expanded with the implementation of the proposed Child Enrollment Program for 2002.

4 Mahalir Thittam (MT)

Mahalir Thittam brings together the women of poor communities and teaches them their worth and value and how to support and better themselves. The program was initiated by the government with assistance from the Tamil Nadu Women's Development Project, and has since become CST's largest and most successful endeavor. Through this program, CST has made possible the empowerment of the women of Salem and Namakkal through a participatory, people centered process. CST organizes economic and social empowerment activities to build the strength and capacity of women who had beforehand been oppressed, abused and neglected. These activities benefit the individual women as well as their families and the future of the community as a whole.

A few crucial goals are pursued:

- Development of strong, cohesive Self Help Women's Groups (SHG) through the encouragement of the spirit of mutual help, self-help and team spirit.
- Self-confidence building and improved social, health and family awareness through training, networking, awareness programs and exposure.
- Establishing a strong savings system and inculcating this habit, so there is reduced vulnerability to crisis.
- Development of business competence, through entrepreneurship training, networking, and market possibility research

CST actively supports these activities to meet their goals. It has facilitated the creation of 1748 SHGs throughout 260 villages within a 10 block area, covering a population of 500,000. CST provides a block coordinator, block manager and field supervisors from their staff to each SHG; as well as training for the animators and representatives in the group itself. Some of these Self-Help Groups are linked with the Swarna Jayanthi Gram Swaroigar Yojana Scheme (SGSY), initiated by the government. Under this plan, self-employment and poverty eradication among 122 SHGs have been encouraged through training and workshops.

Each SHG is part of a saving system with a Rs.100,000 rotation. The savings per person is about Rs.30 per month with a total sum of about Rs.26,000. 400 of the groups are linked with bank credit for investment in self-employment activities. Many of the women have started their own successful businesses, such as a honey-bee farm, food ration shop, and herbal farm. A lot of the women use the money to provide themselves with daily livelihood by buying livestock or jasmine flowers which they use to make Hindu hair wreathes to sell. The credit, however, is inadequate for micro-credit purposes. A micro-credit program has been devised by CST in order to make this program self-sufficient. Outside funding for the initiation of the micro-credit program is being sought.

CST supports the SHGs to take common interest in public issues in their own villages to develop themselves as well as their community. Thus, in the year 2000, 499 social and community action programs were carried out. Village roads were laid, trees planted, water tanks built, trash pick up improved, school campuses cleaned, and sewage systems and drinking water improved. These established SHGs have been a crucial foundation for enacting human rights and development programs, such as female infanticide education, AIDS/HIV awareness and [Child Rights Advocacy](#). The groups will also become an integral part of the enactment of the [Child Enrollment Program](#) in 2002.

The geographical focus of CST is given below with reference to the women development project:

Salem District		Namakkal district	
Region	No. of SHGs	Region	No. of SHGs
1 Salem City	60	1 Namakkal	338
2 Yercaud	80	2 Kolli Hills	110
3 Omalur	240	3 Vannandur	175
4 Tharamangalam	130	4 Pallipalayam	230
5 Konganapuram	137	5 Nammakkal municipality	60
6 Magudanchavadi	128	6 Komarapalayam	60
Total	775	Total	973

Salem and Namakkal total : 1748

Figure 1 representation of geographical areas and its presence of SHGs

5 Family Counseling Center (FCC)

The counseling center reaches out to distressed families, mostly women and children, who are in need of counseling support. Supported by the Central Social Welfare Board, the center provides counseling so that families and individuals may achieve a relatively stress-free quality of life and freedom from abuse. Help is given to needy persons in case of family and marital discord, maladjustment, dowry demand, abuse, desertion and legal problems. Rehabilitative services are also provided for women in distress, ensuring protection of the rights of women and children. The center has exceeded all expectations: in 2000, 169 cases were registered and treated. Also, 19 women's awareness program classes were conducted for a total of 5,500 women.

6 Vocational Training Program (VTP)

This program is focused on the technical development of young underprivileged women. With financial assistance from the Tamil Nadu Social Welfare Board, vocational training courses in typewriting are organized to educate young women with technical skills. As of now, 22 girls in the area of Kolli Hills (Namakkal) have been trained fully. However, only 11 attended and passed the exam, due to a cyclone hit followed by heavy rain which isolated the Kolli Hills for over a month during the exam period. CST has plans to expand this program in the coming year and continue to bring the neglected rural villages into the new millennium, through the empowerment and employment of the women.

7 Community Health Action Project (CHEAP)

The aim of this health action project is to bring health services to the doorsteps of those not yet reached by modern healthcare, especially to women and children. The activities concentrate on care for pregnant mothers, immunizations for children, life education for adolescent girls and education about water purity and hygiene.

The pilot project, initiated at the end of the year 2000 by CST with support from Danida, proved to be a great success. This pilot project covered the rural tribes, living in 14 panchayats (10-20 villages per panchayat) in Kolli Hills, comprising around 46,000 people. After the success of the pilot project, CHEAP was initiated in all ten block areas. CST staff members make the extra effort to be sure they reach all of the people who need them, despite the difficulty of traversing some terrains to the villages and the limited access to communication links. The most prominent operational tasks of CST are to link the workers from the village Self-Help Groups (SHGs) with the local government health network to create a stronger health care system. CST is committed to putting health on the agenda of the SHGs.

The activities that CST coordinates, especially on the SHG level are:

- Village Health Networking and registration of Ante-Natal Care Mothers
- Immunization
- Women's Health Action Committee Meeting
- Health education through creating awareness of the need to boil drinking water, emphasis on personal hygiene and on hygiene at school
- Creating awareness through health dramatizations
- Life education for adolescent girls
- Referral training
- Medical Camp for the distribution of DDK (for Safe Delivery), ORS and FST and goiter control measures

Danida, a Danish health agency, has partnered with CST to support CHEAP financially and technically for the period of one year. This partnership has formed a tight and successful program with great results, and has been very encouraging for CST.

8 Aids Prevention Program (APP)

AIDS/HIV has become one of the most serious problems threatening the third world, and Namakkal is one of the highest AIDS affected areas in all of India. The AIDS/HIV Prevention Program, conducted under

chairmanship of the District Collector, combats the spread of the disease and assists those effected by it. In 2000, the program focused on educating adolescent youth for AIDS/HIV prevention and good health. Also, CST distributed 6000 condoms supplied by the District Family Welfare Bureau and issued 400 informational booklets to the public. The education and campaigning efforts are carried out through the Self-Help Groups established in the areas (see Mahalir Thittam project). In addition, the program provides counseling to persons infected with AIDS/HIV and their relatives. This year, CST will focus on combating AIDS/HIV among the truck driver population - especially the women - in assistance with the Lorry Owners Association.

9 Dr. Tiphagne Blood Donors Club (BC)

The Blood Donor Club is a network of 40 volunteers in Salem and Namakkal who promote blood donation. Their message - stressing the importance of donating blood in order to save lives - is spread via several blood donors clubs to the general public. Referral help is also available in emergencies.

10 Sanitary Mart Project (SAM)

The Sanitary Mart Project (SAM) and the TAHDCO Village Development Coordinators (TVDC) are projects to better the lives of the scheduled caste and tribe communities, who have been neglected educationally, economically and socially. The programs aim to provide holistic development and training so that villagers can become self-sustainable. The following sections detail the aims and accomplishments of these two interrelated projects, which have been initiated by TAHDCO (Tamil Nadu Adidravida Housing Development Corporation Ltd.) and coordinated by CST.

CST, with the financial cooperation of TAHDCO, has created an economic rehabilitation program to serve the scheduled caste and scheduled tribe communities. The program aims to enhance the life positions and economic standing of their community through establishing a Sanitary Mart in their area. The Sanitary Mart is a shopping and service center where sanitary wares are produced and sold. Profits are distributed evenly over the members. Four groups in Salem and five groups in Namakkal were formed with a total reach of 180 families. The groups received training in human resource development for leadership skills, group dynamics and time management while being taught to produce Phenyl, bleaching powder, incense sticks, candles and soap powder to sell in the mart. Four out of the nine groups have already succeeded in setting up the Sanitary Mart, the other five are still in the process.

11 TVDC Village Development (TVDC)

The TAHDCO Village Development Coordinators (TVDC) is a holistic development project wherein volunteers from the scheduled caste and scheduled tribe villages are chosen to receive training in how to get resources from the government for the development of their villages. CST conducts training and follow-up and also provides advice in getting financial assistance from the bank and DRDA. In total, 171 members of 35 villages - 20 in Salem and 15 in Namakkal - were selected. Eventually, 148 volunteers were trained in 30 TVDC-groups. Through this program, about 12 of the villages have already achieved improved infrastructure and economic development from the government; others are still in the process.

12 Bonded Labor Project (BL)

Bonded labor, although illegal, is still a current problem in Southern India. Many children are forced into slave work because of the desperate economic situation of their parents, and are unable throughout their lives to become independent. The government has succeeded in releasing 800 bonded laborers. These laborers needed an economic rehabilitation project, which CST now provides voluntarily. The District Adidravida Welfare Officer looks after the project, while CST unionizes the people into Self-Help Groups and helps them become self-sustainable and self-employable. Ten Self-Help Groups have been formed with 200 members in total. CST would like to make a credit union for all 800 released bonded laborers to help them make an economic and professional future for themselves.

13 Physically Challenged People Project (PCP)

CST voluntarily provides scholarships to 20 handicapped people for education and skill training so that they can achieve a relatively normal life and become self-sustainable. Additionally, CST directs and guides the disabled and neglected persons to government provided aide for further assistance.

15 Organic Farming : AGROFEM (OF)

The condition of our natural environment directly affects our health and well being. Environmental protection has been recognized worldwide as a crucial priority for our sustainability on the planet, and is becoming a priority for the people of Southern India. Pollution of the natural environment and of our bodies can be controlled by adopting organic farming practices to recultivate the soils health and reduce the amount of pollutants being added to the natural environment and ourselves. The Organic Farming project aims at teaching environmentally friendly practices to the farmers in Pallapatti and Thailanur.

In each village, twelve meetings are conducted each year to promote organic farming. The project is partnered with LEISA, which financially supports one CST staff member to provide technical project knowledge directly to the farmers. Twenty farmers, selected by CST, are motivated by the staff member in organic manure and herbal ticoction use instead of chemical fertilizer use.

14 Environmental Action: Green Belt (GB)

A rising problem in the Salem area, as in all of India, is deforestation as a result of heavy population growth and industrialization. Green Belt came into being as a reforestation project under the chairmanship of the District Collector and in cooperation with the Forest Department, Pollution Control Board, Corporation of Salem and CST. Under this program, CST coordinated a Green Club of voluntary youths to plant and maintain 300 Neem tree seedlings, supplied by the Forest Department. The planting took place in the slum areas in the outskirts of the city where the environment was suffering badly. The members of the Green Club have shown a great eagerness and dedication to protecting the environment, not only for the present, but also for future generations.

The Governing Structure of the Projects

Each different project knows its own monitoring and accounting structure. There are three types of projects:

- Either a project is supported or initiated by the government. These partnerships with government agencies are based on development projects and welfare schemes.
- Or a project is based on a networking relationship with other NGO's or government departments. These programs are issue-based and the network/forum itself is accountable to the authorities. These projects are non-funded.
- Or the project is partnered with on objective and independent development agency

The first type of governing structure is the most present one and the most complex in nature. In the next paragraph this governing structure is explained

Partnerships with Government

For each such a welfare project, different representatives and boards are there monitoring and controlling CST. The regular structure of this is presented in the figure, below.

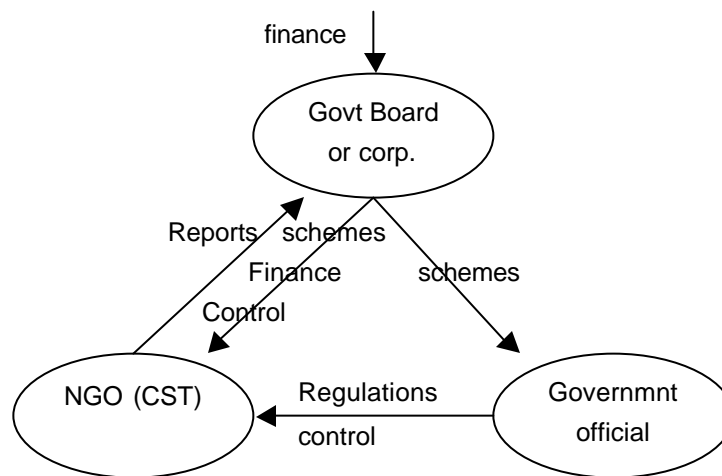


Figure 2 representation of partnership project structure of CST with the government

The board or corporate get funds from UNDP or central government. They develop a scheme, model and guideline for the welfare project. Mostly, these schemes are taken from suggested models attained from different NGO's and social societies, involved in such projects or subjects. The board is responsible for selecting NGO's to initiate the project and disseminating the financial support. In turn, they are demanding the NGO's reports for controlling the progress and results. The official monitors and controls the progress and results as well. Further, he is in charge of regulating the program. The NGO, CST, is responsible for implementing the project actually in the blocks and districts, which are appointed to him.

The governing structure of the Mahalir Thittam project is even more complex. Within it the district collector has a stake as well. He is also in charge for demanding certain targets and establishing regulations. The projects, which have the above mentioned structure is presented in the table, below. The government agency, the project is assigned to is mentioned in the second column.

Projects	Government agency
Child development (CDC)	TamilNadu Social Welfare Board (TSWB)
Vocational training (VTP)	TamilNadu Social Welfare Board(TSWB)
Half-way home (HWH)	Directorate of Social Defence (DSD)
Sanitary Mart Project (SAM)	TamilNadu Adidravida Housing Development Corporation Ltd. (TAHDC)
Village development project (TVDC)	TamilNadu Adidravida Housing Development Corporation Ltd. (TAHDC)
Family Counseling Centre (FCC)	Central Social Welfare Board (CSWB)
Mahalir Thittam (MT)	TamilNadu Corporation for Development of Women (TNCDW)

Table 2 Representation of all CST project, initiated with government support

Some projects are initiatives either from government or by CST itself, but no funds for it are available. However, CST views it as crucial to conduct these project and rely on his own resources (loan, savings from other projects and donations).

Projects	Monitoring agency
Physically Challenged People Support (PCP)	-
Bonded Labourers (BL)	District Adidravida Welfare Officer
Blood Club (BC)	-

Table 3 Representation of all extra voluntarily CST projects, non-funded

Non-Funded Network Projects

The certain welfare projects, based on a networking relationship are Child Rights Advocacy (CRA), Organic farming project (AGROFEM), Aids Prevention Program (APP) and Green Belt. These projects clearly are voluntarily services of CST, which provides time, energy and human resources for free to conduct the activities.

CST is a member of the Forum for Elimination of Child labour, which conduct several activities in cooperation with other NGO's. Agrofem is a networking program with LEISA and the last two projects are conducted under chairmanship of the district collector.

Partnering with an Independent Development Agency

Community Health Action Program (CHEAP) is partnered with the Danish government agency Danida. This organization supports financially, technically and in training of staff, but only for 10 months.

FINANCIAL STRUCTURE

This part of the appendix elaborates the financial position of CST from the previous three years: 1998, 1999 and 2000. It gives information about the financial health and structure via the balance sheet and income statement, presented in Rupees only².

The annual turnover for 2001 is Rs 3,500,000 (\$74,500). The Community Health Action Project with a budget of Rs. 1,500,000 is included. The loans taken from money lenders for 2001, in total is Rs 710,000 (\$15,110), mainly due to the Mahalir Thittam project.

All information and explanations of the following balance sheets and income statements are derived from the approved audited annual reports. These annual report are all in agreement with the books of accounts, controlled by R. Raveendran, financial controller accountant, chartered accountant, M.no. 200678.

Balance sheet up to March 31

	2000	1999	1998
Assets			
Cash and deposits	51,160.66	76,783.65	4,639.74
Rent advance	46,500.00	27,500.00	7,000.00
Grants receivable	98,705.00	0.00	0.00
Net fixed assets	88,187.00	31,152.00	20,944.00
Excess of expenditure	387,146.74	246,760.25	52,762.16
Total assets	671,699.90	382,195.90	85,345.90
	\$ 14,300.62	\$ 8,137.03	\$ 1,817.03
Liabilities and equity			
Current liabilities	648,850.00	381,550.00	84,700.00
Vehicle liability	22,204.00	0.00	0.00
Equity	645.90	645.90	645.90
Total liabilities and equity	671,699.90	382,195.90	85,345.90
	\$ 14,300.62	\$ 8,137.03	\$ 1,817.03

Figure 3 Balance sheet for CST over 1998, 1999 and 2000 in Rupees and dollars

² On 25-07-2001 the exchange rate of Rupees is:

1 dollar = 46.97 Rs. 1000 Rs.= 21.3 dollar

1 Euro = 40.16 Rs. 1000 Rs.= 24.9 Euro

Income Statement for CST up to March 31

	2000	1999	1998
Financial income			
grants and funds	1,996,398.00	1,279,177.00	190,520.00
	\$ 42,503.70	\$ 27,233.92	\$ 4,056.21
Financial expenses			
operating expenses	2,077,330.30	1,412,908.27	481,510.06
administrative expenses	59,934.19	62,580.82	26,987.90
Total operating expenses	2,137,264.49	1,475,489.09	508,497.96
	\$ 45,502.76	\$ 31,413.43	\$ 10,826.02
Net profit/(loss) from operations	-140,866.49	-196,312.09	-317,977.96
	- \$ 2,999.07	- \$ 4,197.52	- \$ 6,769.09
Non-operating incomes			
donations/local contribution	0.00	2,100.00	278,300.00
interest income	530.00	214.00	0.00
Total profit/(loss)	- 140,336.49	- 193,998.09	- 39,677.96
	- \$ 2,987.79	- \$ 4,130.76	- \$ 844.75

Figure 4 Income statement for CST of 1998, 1999 and 2000 in Rupees and dollars

The financial expenses, mentioned in the income statement for the period to March 31 2000, 1999 and 1998, comprise training expenses, fixed costs, salaries etc. Postage, telephoning, stationary and printing are assigned to the administrative expenses.

Grants are received from TNSWB - Tamil Nadu Social Welfare Board, CSWB - Cental Social Welfare Board, THADCO - Tamil Nadu Adidravida Housing Development Corporation Ltd., and TNCDW – Tamil Nadu Corporation for Development of Women.

Income Statement for Projects up to March 2000

	MT	CDC	FCC	TVDC/OF	HWH	OTHER	TOTAL
Financial income							
Cash	72,615.97	1,147.81	-	-	-	3,019.87	76,783.65
grants and funds	1,733,518.00	19,714.00	53,940.00	80,746.00	-	-	1,887,918.00
Loan	187,204.00	2,600.00	35,700.00	40,000.00	24,000.00	-	289,504.00
Bank interest	440.00	90.00	-	-	-	-	530.00
Total financial income	1,993,777.97	23,551.81	89,640.00	120,746.00	24,000.00	3,019.87	2,254,735.65
Financial expenses							
personnel expenses	567,966.00	10,100.00	55,000.00	-	-	-	633,066.00
administrative expenses	59,934.19	-	-	-	-	-	59,934.19
rent and electricity	63,370.00	3,000.00	7,000.00	-	-	-	73,370.00
training expenses	1,267,081.35	-	-	-	11,941.80	-	1,279,023.15
asset expenses	31,897.00	-	15,118.00	-	-	-	47,015.00
food expenses	-	7,415.30	-	-	9,055.45	-	16,470.75
other expenses	-	1,661.50	12,448.85	-	2,735.85	-	16,846.20
Total operating expenses	1,990,248.54	22,176.80	89,566.85	77,849.70	23,733.10	-	2,203,574.99
Closing balance: CASH	3,529.43	1,375.01	73.15	42,896.30	266.90	3,019.87	51,160.66

Figure 5 Income statement of the different projects for CST in 2000 in Rupees

The income statement for the different projects of 2000 allocates the shared costs evenly over the various projects. Director's and professional hours are represented as consultancy hours. The corporate staff salaries are assigned to the projects most time is spent on. Staff from the headquarters mostly put their time in the Mahalir Thittam and CHEAP projects for the year 2000/2001.

The expenses are divided into several sub areas, costs are made. The personnel expenses comprise the staff salaries, consultancy hours and honorarium paid. Administration expenses comprise stationary, printing, postage and telephone. Training expenses are expenses directly related to the training and group formation, such as training materials, stipend to trainees, conveyance, food and refreshments and rent for training space. Asset expenses are the necessary furniture, office equipment and vehicle purchases. Food expenses cover the nutrition expenses, part of the program. Other expenses relate to the contingencies.

The Mahalir Thittam project (MT) is used as basis on the just newly initiated Community Health Activity Program (CHEAP). This project is fully started since the beginning of the year 2001 and will last for 10 months. Thus, a budget is received for ten months only. As the annual report for 2001 is not approved yet, only a separate approved income statement for the CHEAP project is presented in the table below. The annual turnover for 2001 is estimated on Rs. 3,500,000.

Income statement CHEAP project 2001

	2001
Financial income	
grants DANIDA	1,492,250.00
Financial expenses	
Training expenses	455,000.00
personnel and coordination	393,750.00
meeting and review	416,000.00
Outsourcing	100,000.00
Materials	77,500.00
Overhead	50,000.00
Total operating expenses	1,492,250.00
Net profit/(loss) from operations	0.00

Figure 6 Expenses for the CHEAP project for ten months in 2001 , presented in Rupee

Expenses on outsourcing cover conveyances, allowances, professional charges and DANIDA-monitoring. Expenses on meetings and reviews cover consults on health issues to the Self Help Groups, networking and awareness trainings; and annual review meetings. Materials for the project must be purchased, such as medicine and booklets.

GLOSSARY

Capacity Building Full development of people into empowered citizens through gaining skills in communication, leadership, self-help and mutual help, technical knowledge, improved functional literacy and numeracy and awareness on health, education and environment.

Discretionary Social Responsibility It is organization responsibility, that is voluntary and guided by the organization's desire to make social contributions, not mandated by economics, laws or ethics. Source: A.B. Carroll, *Academy of Management Review* (1979).

Economic Empowerment Gaining financial self-reliance of people through greater access to financial resources, self-employment opportunities and increase of woman's income.

Empowerment Empowerment is about people - both women and men - taking control over their lives: becoming conscious of their own situation and position, setting their own agendas, creating space for themselves, gaining skills, building self-confidence, solving problems, and developing self-reliance.

General fund CST holds a general fund consisting of savings from other programs, donations and loans.

Self Help Group A small, economically homogeneous and affinity group of rural, urban poor, voluntarily formed for social and economic uplift of their families and community

Social Empowerment Achievement of equal status, participation and power of decision-making of people every where and breaking social, cultural and religious barriers to equal development of women and girls

ABBREVIATIONS

Abbreviations of Projects and Programs

Child Development (Creche)	CDC
Child Rights Advocacy	CRA
Vocational Training Program	VTP
Half-Way home	HWH
Organic Farming: AGROFEM	OF
Sanitary Mart Project TAHDCO	SAM
TVDC Village Development	TVDC
Aids Prevention Program	APP
Physically Challenged People project	PCP
Family counseling center	FCC
Mahalir Thittam	MT
Community Health Action project	CHEAP
Environmental Action: Green Belt	GB
Dr. Tiphagne blood donors club: BloodClub	BC
Bonded Labour project	BL

Abbreviations Used in the Different Projects

Self Help Group	SHG
Women recreation club	WRC

Abbreviations of Government and Development Agencies

Central Social Welfare Board	CSWB
District Adidravida Welfare Officer	DAWO
District Family Welfare Bureau	DFWB
Forest Department	FD
Lorry owners association	LOA
Pollution Control Board	PCB
Swarna Jayanthi Gram Swaroigar Yojana Scheme	SGSY
TamilNadu Adidravida Housing Development Corp Ltd.	THADCO
TamilNadu Women Development Project	TNWDP
TamilNadu Social Welfare Board	TNSWB
TamilNadu Corporation for Development of Women	TNCDW

The Blocks CST is Appointed To

Salem District

Salem
Yercaud
Magudanchavadi
Omalur
Tharamangalam
Konganapuram

Namakkal District

Namakkal
Kolli Hills
Vennandur
Pallipalayam