

# **Improving Livelihood of the Resource Poor: A Study of Future in Our Hands Work in the Plantation Sector**



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*This Report has been produced, at the request of the Development Fund of Norway:  
The comments contained herein reflect the opinions of the Evaluator only.*

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## ***List of Abbreviations***

CLO	Cluster Level Organisation
DF	Development Fund
FIOH	Future in Our Hands
ICO	Integrated Community Organisation
IGP	Income Generation Programme
IRDP	Integrated Rural Development Programme
LTTE	Liberation Tigers of Tamil Eelam
NGO	Non-Governmental Organisation
PRA	Participatory Rural Appraisal
SG	Small Group
SLR	Sri Lankan Rupee
SPSS	Statistical Package for Social Science
ToR	Terms of Reference
VT	Vocational Training
VTC	Vocational Training Centre

## ***Executive Summary***

This is a report from a small evaluation focused on the Future in Our Hands Development Fund's (FIOH-DF) plantation sector programmes. The study was initiated by the Development Fund of Norway in partnership with FIOH in order to evaluate the relevance of the current activities to achieve its objectives. The main objective of FIOH is to improve the quality of life of the poor community. The FIOH envisages working to assist the poor community to find solution to their social, economic, political and environmental problems through organised action at local, regional, national and global levels. The activities designed to address the above objectives are mostly covered by the social mobilisation and empowerment process which constitutes saving and credit, awareness raising, education, skills training and organising the community in different levels.

The fieldwork for this study took place during the week 24<sup>th</sup> of May to 04<sup>th</sup> of June 2005. The methodology recommended and adopted was a participatory one using an evaluator from Norway interacting with the beneficiaries and the management of FIOH as well as other relevant stakeholders. Primary data were collected from the field and secondary, documentary sources were also used. The evaluator was required to obtain the necessary data and information for the improvement of actions and future strategy of FIOH, which use social mobilisation approach to achieve its objectives.

**Main Conclusion:** The FIOH was found to be a very credible and well recognised organisation which was engaged in holistic and participatory development work among the tea plantation estate community in the region. The long- term commitment of FIOH among the estate community has resulted in a solid grassroots network structure, where this community fosters the deeper sense of ownership of the programme. Even though there are indications of good result output of the activities of FIOH that indeed has made substantial positive changes about many crucial issues. However, still there remain a lot to be done if a real sense of development and empowerment shall take place in a larger scale among the plantation worker community.

The evaluation found that the **social mobilisation** process of FIOH is well instituted and its potential is accepted by the beneficiaries, resource persons and other stakeholders. FIOH programme have the potential to help the people to organize themselves and find collective solution to their problems. However, the impact of the social mobilisation process is not found satisfactory and it was said to be very slow. The reasons for this slow progress were recognised as the historic, socio-economic and cultural background of the plantation community. Despite slow progress, the members showed high degree of satisfaction about the services they receive from the social mobilisers/animators as well as from the FIOH. It is recognised that the role of mobilisers/animators are significant in the empowerment process and there is room for the mobilisers/animators to improve their communication skills, knowledge base and competences.

**Saving and credit** was found to be one of the main components which binds the different levels of grassroots organisations together and make justification of their membership and much of their activities. The social mobilisation work of FIOH has initiated and affected the saving habits among the target families positively. Because of their access to loans from small groups (SGs) and the integrated community organisation (ICO) enables them to create some sort of income generating activities-IGP (projects) of their own choices, which bring some additional income into the household. This situation has helped them to improve their well-being and livelihoods. The present

procedure of loan allocation, however, was found to be very time consuming (it takes up to six months to obtain a loan). Despite access to credit and saving facility the creation of IGP was found to be very limited. The main reasons for this limited IGP were identified as lack of access to internal resource mobility such as access to any arable land, information, market access, viable opportunity to create non-agriculture activities, and infrastructure as well as lack of access to any ownership of land within the plantation estates. In addition, the credit facilities that are available to the graduate skills trainees were found to be very limited and insufficient to generate any viable income earning activity. The plantation community is found to be very vulnerable compared with other groups of poor in the region in terms of access to land, capital, education, skills and social safety net. Therefore, this community may have particular problems in accessing financial capital from conventional banks or any other viable sources.

The **capacity building** of the grassroots organisation needs due attention as the competence of the members in relation to planning and managing the activities were found to be not up to a satisfactory level. There has also been evidence that the information flow between various levels of the organisation, especially between FIOH and ICOs is not satisfactory. The training, education and other courses that are organised by FIOH are found to be mostly suitable for the youth and has very little or no relevance to the elderly members. There is a need to design and implement educational and awareness raising activities which are suitable for the elderly member of the community in order to bring attitudinal changes among them.

**Education and awareness raising** activities were found to be very important for the plantation community as there is general agreement that education is the most important tools for development and poverty reduction. The education levels of the respondents were very low compared with other communities in the country. Survey data among 62 members revealed that most of the respondents (55%) were only able to sign their name, the rest were semi-illiterate and had completed 1-6 years of schooling. This situation addresses the crucial needs for FIOH to initiate and run education and awareness raising programmes for the elderly and youths more widely.

The **vocational skills training** were found to have profound impact in increasing the skills and improved the livelihoods of the youths among the targeted families. The plantation youths now have the opportunity to seek self-employment, which was unavailable to them in the past. However, it was found that there are many former graduate trainees who did not manage to engage themselves in suitable activities. The reasons for that have been identified as the lack of capital and market access. The current selection process of vocational skills trainees is found not to be transparent which allows favouritism.

Despite scepticism of the plantation management towards FIOH programmes and intention at the beginning of its programme implementation, evidence has shown that the plantation management is now willing to cooperate with FIOH in its development work. Lack of recreational facilities and awareness has been identified as one of the main reasons for plantation workers, especially male, to get indulged in liquor consumption. The activities related to youth and children clubs as well as ethnic harmony are found to be very useful for the youth and children in the community. These activities are creating safety net and social capital for this vulnerable plantation community. The FIOH initiated pre-school concept is positively viewed by the community. The formation of mother's group with the pre-school found to have a

positive impact in changing the attitude of the parents about their children's education and development.

**Recommendation** It is recommended, among others, that:

- The skills training, education, awareness raising, workshops and activities should be arranged in line with the need of the community. Trainings and workshops should be organised separately for small groups (SGs) and Integrated Community Organisations (ICOs) in order to build the capacity of grassroots organisations. It is recommended that the activities should mostly be intensified during the lean season when there is no heavy plucking pressure and close to the community in order to ensure wider participation. The educational activities for the elderly may be arranged in the evening for an hour or two. Literature and reading materials should be produced accordingly.
- Members in various levels should be trained about participatory planning and management. It is also important that FIOH provide them with qualified facilitator with familiarity on plantation realities during the yearly planning session in order to make the planning and implementation realizable. The capacity of the cluster level organisations (CLOs) and ICOs' members should be increased so that they are in a position of identification of their own problems, finding solutions, planning and implementation. Initiatives should also be taken to mobilise the community more intensively in order for them to realize their own resources and constraints.
- The mobilisers/animators should be provided with refresher course in participatory approach, group dynamics and leadership skills. It is also suggested that the salary level of the social mobilisers/animators should be revised and be adjusted to the country's rate of inflation.
- The networking among different stakeholders namely with the plantation management should be strengthened. FIOH should facilitate dialogue within and between different stakeholders to initiate access to internally available resources for productive purposes and act as mediator.
- The ongoing information sharing procedures between FIOH and ICOs should be improved. Representatives from the ICO to the CLO level should be increased from one to two in order to make the Forum more democratic.
- FIOH should identify more estates to promote pre-school education. FIOH should also compensate the salary of the pre-school teachers and provide other teaching materials at least for the next five years. It is suggested that FIOH should initiate and establish a pre-school "welfare trust fund" with contribution from parents. The parents should be encouraged to contribute to the fund continuously so that there will be sufficient funds to cover the teacher's salary and other teaching materials related costs in the long run.
- The loan procedure should be revised and way to speed up the loan approval and disbursement process should be found. Logbooks for keeping records for the SGs and ICOs should be standardized and may be provided with printed copies.
- The selection process for vocational skills training should be made more transparent and maintain standard procedure. The capacity of the training centres should also be increased. FIOH should reassess the priority and needs of the community and provide market-oriented skill trainings. FIOH should introduce variety of trainings where material can be found locally. The graduate vocational

trainees should be facilitated with appropriate start up capital in the form of loans, which will make the skills orientation more meaningful and productive.

- It is recommended that FIOH should continue to work with this vulnerable community with special emphasis on the IGP activities together with other activities because economic empowerment is needed in order to make use of skills and social capacity satisfactorily and fully. The current activities are somewhat relevant to achieve the objectives partially. However, activities such as adult education (literacy), awareness raising, educational seminar, and more revolving fund for IGP should be provided together with other on going activities in order to achieve the sustainable livelihood improvement of the plantation community. FIOH may also extend its services among all the estate sector workers instead of only with selected estates to reach out more comprehensive and create overall impact among the estates community in the region.

Several other recommendations are contained in the report towards the end.

## **1. Background of the Evaluation**

The Development Fund (DF) of Norway and Future in Our Hands (FIOH) have cooperated as long term partners since 1986 in the social mobilization and empowerment programme in the Province of Uva, Sri Lanka. In the long term partnership between these two organisations the DF plays the role as a donor and the FIOH acts as an implementation partner. The project has evolved to the form it is today in the middle of 1990s. Currently the programme include seven Cluster Level Organisations (CLOs), out of which six are in the villages among the Singhalese communities and one is among the Tamil communities in the plantation sector.

FIOH started its social mobilisation and empowerment programme within the plantation community in 1995, as this target group was often neglected by the national government's development initiatives. The current evaluation was commissioned with the purpose of scrutinising the relevance and adequacy of current activities in relation to the fulfilment of the objectives of FIOH. The specific objectives of the evaluation are the following:

- Document a brief history of FIOH's initiatives within the plantation community.
- The FIOH working strategies (methodology) in the plantation community
- Scrutinise the adequacy of the quality and quantity of the inputs and their effectiveness in achieving the objectives
- Identify external and internal challenges within the plantation community
  - Challenges within the people's own organisations
  - Challenges within the FIOH organisation
- Recommend how to tackle the challenges both external and internal identified above
- Recommend additional activities (if any) should be included in order to achieve the objectives of FIOH.

## **2. Methodology of the Evaluation**

The decision and choice of the evaluation methods were taken by using a participatory approach with the management and staff of the FIOH. The evaluation adopted methods from both qualitative and quantitative approaches. By adopting a combination of approaches the evaluation take the advantages of capturing both qualitative and quantitative aspects of changes that have taken place as a result of people's

participation in the FIOH's programme. This approach also allowed the evaluator to capture peoples' opinion about the FIOH implemented activities and the relevance of these activities to address the objectives of the FIOH.

At the beginning of the field visit and data collection process, a meeting was held with the senior management and the staff of the plantation sector of FIOH in order to discuss the ToR<sup>1</sup> and explain the purpose as well as the process of the evaluation. The Co-ordinator of the FIOH, the assistant co-ordinator of the plantation sector together with seven social mobilisers of plantation sector attended the discussion. A presentation was given by the co-ordinator about the work of FIOH with special focus on the plantation sector. In order to facilitate the discussion two very qualified and competent interpreters who have knowledge of the plantation sector were also present.

## **2.1 Methodology for Selection of Field Sample:**

The decision on how to choose the fieldwork area and sample of the evaluation were done through a participatory approach. Systematic random sampling was used to select the sample of the evaluation. The plantation programme is located in two-divisional secretariats at Hali ela and Passara of Badulla administrative district. There are thirteen Integrated Community Organisations (ICOs), eleven in the former and two in the later division which formed one cluster level organisation (CLO). The CLO consist of 105 small groups (SGs) representing 978 families. A three stage sampling frame was used to select the sample. At the first stage the name of the ICOs were obtained and four ICOs were chosen randomly from the list. At the second stage, the names of all the small groups were obtained and six groups were chosen randomly. At the third stage twelve families were chosen to conduct in-depth semi-structured interviews. As the sample has been selected randomly there has been a variation of old and new ICOs in the sample, which will give the evaluator a good ground for comparison of impact based on the length of their participation. The starting date of ICOs, number of groups and families in each ICO together with other information can be found in appendix 4.

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<sup>1</sup> The Terms of Reference can be found in appendix 1.

## **2.2 Data Collection Procedures:**

Data was collected during two weeks of intensive field visit from 24<sup>th</sup> of May to 04<sup>th</sup> of June, through questionnaire survey, semi-structured interviews, observation and discussion with target families, community members, resource persons as well as staff of FIOH. The secondary information regarding the programme and activities were collected from organisational and other documents available at FIOH. Discussion with the former coordinator and the current coordinator of FIOH provided the evaluator an insight into the programme and its target families.

A questionnaire was designed to gain a wider picture of the situation and perception of the targeted families as well as to capture the impact of FIOH programmes on their lives. The questionnaire can be found in appendix 2. Questionnaires were distributed to the ICO members after the focus group discussion. A total of 62 survey questionnaires were completed from the selected sample. The questionnaire was translated into Tamil so that the respondents could self complete it. A guideline was provided on how to fill out the questionnaire in Tamil Language. Despite the questionnaire was translated into Tamil, the language they understand, there were many ICO members who could not fill out the questionnaire by themselves, as they cannot read and write. The educational level of the plantation community is the lowest in Sri Lanka compared with any other community. The interpreters and other educated members help them to complete the questionnaire. It was noted that the representatives that are chosen from the SG to represent the group to the ICOs are often the more educated, knowledgeable and outspoken ones. This situation may illustrate the reality of the community and address the need to educate and build the capacity of the SGs and ICOs members in order to make the social mobilisation process successful and ensure the organisational sustainability in the long run.

Interview guides for focus group discussion and FIOH management were also designed. A total of 10 focus group discussions and 6 management interviews were conducted. The interview guides can be found in appendix 3. Interviews/discussions were also held with government officials, workers' union leaders, plantation management, and other NGOs working in the sector.

### **2.3 Ethical Consideration:**

This evaluation adhered to ethical guidelines for social science investigation and addressed them systematically throughout the data collection and analysis process. As this evaluation involved individuals from different social background, ages, gender, classes and religious groups, it was very important that the ethical implications and psychological consequences for the respondents should be taken into consideration. The evaluator believes that informed consent is the most general solution to the problem of how to promote investigation without encroaching on individual rights and welfare. The respondents were informed at the beginning of the discussions and interviews about the purpose and objectives of the evaluation. It was ensured to the respondents that the information will be treated confidentially and the privacy of the respondents will be maintained.

### **2.3 Data Analysis and Report**

Simple descriptive data analysis has been carried out based on findings from interviews, discussions, observations and survey questionnaires. In order to analyse the quantitative data that was collected through the survey, the statistical analysis software package SPSS was used.

The evaluation report has been written by Dr. M. Nurul I. Shekh (Development Consulting, Oslo, Norway). However, the opinions expressed in the report are those of the evaluator only and not of the organisation.

### **2.4 Limitations:**

The evaluation had to be conducted during the peak season of tealeaves plucking in the selected plantation estates. The meetings were arranged in the evening, the only time the majority of the members could come after completing days work. Some projects were visited during the daytime without the presence of the members as they were at work. Often we had to revisit the same households in order to talk to the members, which was very time consuming. Even though it was peak season and people had to come to the meeting after a whole day of hard work, the participation at the meetings was overwhelming. The evaluator considered it as a sign of people's appreciation to the FIOH programme and close co-operation between the stakeholders.

Another limitation could be linked to the interpretation. Even though FIOH provided two very qualified and professional interpreters who have excellent skills in both Tamil and English language, the concepts, contexts and perceptions could easily be lost as the interpreters often translated the summary of what had been said. In order to minimise the translation and interpretation bias, the evaluator read through his notes to the interpreters at the end of each meeting to clarify whether anything has been missing or not.

### **3. Background of the FIOH Plantation Programme**

#### **3.1 Background of the Plantation Sector:**

The history of the Plantation Worker Community in Sri Lanka commenced with the arrival of ten families from a South Indian Village in 1823. These families were settled down in a place (The Present Peradeniya Botanical Park) from where the first coffee plantation was pioneered. Coffee was replaced by Tea and Rubber from the 1860s onwards. The period between the inceptions to the 1930s could be described as a dark era as far as the plantation people are concerned. The plantation workers were forced to confine to the boundaries of the estates. The criminal Trespass Ordinance (Revised only in 1978), “*Thundu system*”, wage regulations etc. were the main instruments used for reducing these people into the status of “bonded labourers”. Even today, the overall majority of the Plantation workers are Tamils and work in the plantation under semi-slavery conditions.

The year 1931 turned out to be a landmark with the introduction of the Universal Franchise in Sri Lanka. This for the first time in their history opened the gateways for the entry of Trade Unions and Political Parties into the estates. The plantation workers who are of Indian Origins enjoyed the voting rights as other communities in the country. Yet, this was only a short term glory. The introduction of the Citizenship Acts of 1948 and 1949, immediately after the Independence of the country deprived the overall majority of the Indian Origins of their Citizenship and Voting rights. It also caused the cessation of many other basic, civic as well as human right entitlements of this community, like the right to own land and right to free education at the tertiary level. The impact of their long lasting deprivation leads to lack of positive expectations and initiatives towards enhanced socio-economic, cultural and political aspirations and life.

It is worth mentioning that the Citizenship and Voting rights were restored by a special act in 1988. However, it is just recently, through the introduction of Grant of Citizenship to Persons of Origin act no 35 of 2003, which came in to practice on the 13<sup>th</sup> November 2003, that the uncertainty prevailed over the Civil and Political status of this community came to an end. Even though the plantation community can become citizen of the country, the long standing ethnic and political victimization, legalized by statutory rules and regulations imposed upon the plantation workers community has resulted in several adverse impacts that include the following:

- Complete isolation from the national stream of the socio-political life of the country.
- Exclusion from state employment and productive educational and employment opportunities.
- Inferiority complex expressed through a form of unbalanced behaviour trend among the youths, comparing to the similar age categories among other communities.
- Extreme form of subversives prevails among the estate based women in comparison to the rest of the women of other communities.
- Poor Educational and skill oriented achievements
- Estates continue to be the largest child labour market in the country.

The daily rate of wage for the plantation workers was regularized by the wages Board during the early 1930s. Accordingly the daily rate was computed on the following criteria. Today the daily wage is equal for the male and female workers and they receive 205 SLR/day.

<b>Particulars</b>	<b>Percentages</b>
In cash	85
Housing and welfare	10
Medical	05
<b>Total</b>	<b>100</b>

This criteria still persists and is reiterated in the collective agreements as well. After the privatization in 1992, the private companies by and large get rid of many of these responsibilities. Instead the companies formed the Plantation Housing and Welfare Trust Fund (Presently Plantation Human Resource Development Trust Fund). The Trust is one of the heavily funded NGOs in Sri Lanka. One of the principal contributors to the Fund is the Norwegian Government.

Today, a worker has to pluck an average of 20kg of leaves to qualify for the day's wage. The workers who can pluck more than the daily norm of 20 kg is supposed to get an extra rate, but the due compensation for such extra payments is often neglected because of their illiteracy. There has been complain that the management often deduct 2-3 kg of leaves from their account as the workers are unable to read the figure in the scale. There is also a cultural belief among the elderly people that cross checking the scale is taken as an indicator of mistrust towards the superiors. Discussions with resource persons have revealed that lack of education and awareness are among the crucial reasons for the plantation community to be disempowered in every aspect of their lives.

The education level among the plantation community is one of the lowest in the country compared with other communities. The primary educational achievements are; Urban 94.1%, rural 92.1% and Estate 76.1% respectively. The comparison at the Post Secondary level shows an educational achievement of 29.6% for urban sector and 20.5% for rural sector and only 2.1% in estates sector. (Source: Socio-Economic Survey, Central Bank Report, 2000)

Plantation management has provided social welfare and medical services to the workers and their families throughout the plantation history. With the privatization many welfare responsibilities are directed towards the Plantation Trust. The medical services continue to be the responsibility of the Management. Currently, most of the estates only have a dispensary, while a few have dispensary with maternity wards. There are few qualified medical officers and in addition the estate dispensaries and hospitals are poorly equipped. As a result, the current health services that exist in the plantation sector do not match the needs of the plantation workers and their family members. A comparison of basic health indicators with rural areas in general is provided below:

<b>Basic Health Indicators</b>	<b>Rural Sri Lanka %</b>	<b>Plantation Sector %</b>
Households with Sanitary Latrines	72.6	35.5
Safe Drinking Water	86.5	35.5
Still Births	3.5	8.5
Under weight 3-5-9 months (weight for age)	29.4	44.1
Have heard of aids	90.3	39.7

(Source: Sri Lanka Demographic and Health survey 2000)

It is worth noting that the medical and health services in the plantation sector still remain outside the National Health System, which deprives many state oriented services and benefits to which other communities are entitled. The other two important factors are concerning the youth and women in plantation. The young women and men are deprived of getting Government and quality private sector employments due to poor educational achievement and lack of skills. The women, despite their positive contribution in the household economy, are denied of due roles in the decision making and leadership level. By throwing light on the disparities and inequalities in various levels between the plantation workers' communities and other communities in Sri Lanka, it becomes apparent that human resource development is the key to promote socio-economic improvement among the plantation workers community.

Since 1992 the estates sector (a total of 500 estates) is being privatised and managed by 23 private companies and often they work on the principle of **minimum input and maximum output** which push them to provide minimum entitlements, and there are even cases of no welfare services to their workers. The plantation management is supposed to provide free medical, water, toilet facility and make contribution to the recreational and cultural events. Even though the water facility is supposed to be provided by the estate management, most of the plantation communities have no access to supply water. They often have to fetch water from a far distance, which is time consuming.

There are labour unions in the plantation that organize workers and are expected to work towards their fair wages, working conditions and rights. It was found that most of the young workers are not members of the union. To become a member, a worker has to pay a membership fee of 30 SLR/month. This money is supposed to be used for lobby work and legal advocacy, to organize meetings, seminars, and information campaigns. However, the nature of commitment and quality of service input by these unions are frequently subjected to criticism by the intellectuals in the plantation sector as well as by the media. It was found that FIOH has good partnership with most of the workers' unions where it runs its programme.

According to the discussion with resource persons it was found that the social mobilization in the estate sector comparatively with others sectors is very much needed. Because the Integrated Rural Development Programme (IRDP) and other government

development initiatives excludes this sector. FIOH's work with social mobilization and other development activities provide the possibility to help these resource poor workers to establish some sort of asset base and safety net in case of emergency as it creates opportunities to earn extra income. At the same time they can also be aware about health and social issues as well as build their own capacity. Even though the impact of social mobilisation activities has been found not up to the total expectation in par with its overall objectives, according to the community members FIOH is the only competent organisation which works in the plantation sector that can reduce their vulnerability and empower them. They view FIOH as a very transparent, accountable organisation which listens to the communities' needs, targets the most vulnerable and needy people, provide training, education, and saving as well as credit services.

### **3.2 Challenges Faced by FIOH in Programme Implementation**

In 1995 when FIOH started to work with the plantation community they faced resistance from the plantation management and trade unions, as the management and trade union did not want any development organization to work among the workers and empower them. In order to overcome this resistance FIOH selected and trained young members from the plantation community as social mobilisers (animators). As the animators were chosen from the plantation community and they enter the community like a civilian citizen not like a representative from the organization, the management could not restrict them. After having dialogue with the respective stakeholders and making the purpose and objectives of the programme clear to them the challenge was overcome.

Discussions with plantation management revealed that the management is willing to contribute to the efforts of FIOH and become an active partner in improving the poverty condition of its workers. Now the major challenge for FIOH is the suspicions from the majority of the community member, especially the Sinhalese, for their work within the plantation among the workers as a majority of them are Tamil. Some people suspect that FIOH is strengthening the support and recruitment for the LTTE as its programme helps the vulnerable group to become socially, politically and economically empowered.

Another challenge for FIOH is that most of the plantation workers are busy during the normal working hours as they work in the plantation from 09:00-17:00 hours. Therefore all the meetings must be held in the evening. This situation poses a challenge for the female animators, as it is not culturally acceptable for the women to stay outside home

very late in the evening. This cultural rule is more prevalent and heavily imposed on the young unmarried girls compared with the married and older women. This situation restricts FIOH to employ more women and young girls in the plantation community. It is also been reported that the cultural conditioning for women are diminishing slowly because of FIOH and other NGOs ongoing awareness raising programmes.

Another challenge faced by FIOH is the consumption of liquor, often by the male members of the poorest households in the targeted families. This behaviour make the poorest families pull out resources from the households and become an impediment for the improvement of their economic situation.

### **3.3 Objectives of FIOH:**

The main objective of FIOH is to improve the quality of life of target families. In order to reach this main objective FIOH work towards bringing about social, economic, political and cultural changes, which consequently reduce poverty and vulnerability among target families (plantation community). In order to achieve the above objectives FIOH implement the following activities among the plantation community:

- Social mobilization
- Savings and credit
- Income Generating Programme (IGP)
- Vocational skills training (VT)
- Pre-school
- Ethnic harmony
- Children's club
- Youth club

### **3.4 FIOH Strategies in Social Mobilisation: Group Formation Policy and Process**

The main strategy of FIOH's work is to mobilise the vulnerable poor people in the target community. First the trained social mobilisers of FIOH who live within the community get in touch with the individual families and explain the purpose and objectives of the

programme. Then the willing families from the same economic background form into small groups (SGs). The selection criteria for the families are as follows:

- Daily wageworker of the plantation sector may participate. Salaried workers and government employees are not included in the programme.
- The families who have family member(s) abroad who send money home are not given priority.
- Total family income should not exceed more than SLR 5000/month.
- Cannot be member of other NGOs with similar activities/programmes.

Training about the basic bookkeeping and accountancy are provided to the members of SGs. Group size can vary; generally a group consists of between 6-12 families. Soon after the group formation the SGs members start to save and give priority to build up the group savings fund. Trainings are also provided on different issues such as organic farming, leadership (only for ICO members) business development, planning, Participatory Rural Appraisal (PRA) exercise are carried out with selected members. The seminars and workshops are also organised occasionally relating to issues such as human rights, health and nutrition, ethnic harmony, anti-alcoholic campaign, environmental issues, gender related issues and government exam oriented educational seminars etc. among the selected family members. The role of FIOH is to facilitate the social mobilisation process through such small group formation, build the capacity of the group members, and ICOs as well as CLO leadership so that they are in a position to run the organization independent of FIOH in the long run.

The organisational structure in the plantation sector is a bit different from the village sector. In plantations, generally an ICO consists of 8-15 groups (15-25 groups in the case of village sector). At present there are 01 CLO in the plantation sector which consists of 13 ICOs. A cluster is defined as the geographical area supervised by an Assistant Coordinator. Both the ICO and the SGs meet once a month. A meeting normally starts with a prayer and greetings to all members. The secretary reads the minutes from the last meeting and it is discussed briefly. The minutes of the meeting and records of the other group activities were satisfactory in most cases. Each group member saves 25 SLR for the group fund during the SG meeting. A SG contributes 100 SLR to the ICO fund for which they get an acknowledgement receipt and rest of the

savings the group manage itself. The SG selects two representatives to take care of their financial matters and to represent their group to the ICO level.

Each ICO again select one representative to represent their ICO at the Forum or CLO level. In practice, while the SGs and ICOs meetings serve as information sharing opportunity about the local community, CLO (Forum) meetings function as an information-sharing centre across different plantation estate communities. There has been a concern that the information flow between the ICOs and CLO is not satisfactory as there is only one representative from each ICO to the CLO or Forum. Discussion with ICOs members revealed that the representation to the CLO should be increased in order to make the Forum more democratic.

Each ICO has a president, secretary, treasurer along with other members. During the annual general meeting the SG members select the ICO leadership for a period of one year. The ICOs leadership is often nominated among the young, educated unmarried boys and girls (mostly girls) as the elderly people often lack the necessary education and competence to act in a leadership position. It may be seen as a good thing that the young people are given the opportunity to engage in the mobilization process in early age but it may also pose a threat to the future sustainability of the ICOs. This is because the young people often stand a higher chance to migrate to urban areas and for the girls it is the culture of Sri Lanka that they should move to their husband's house after getting married. On the other hand, the absence of elderly and more settled people from active participation in the programme activities and leadership can also hinder a holistic approach and thus minimise the possibility to change the attitudes and perceptions and consequently less social change takes place.

The members of a group can take loans for productive purposes from the ICO fund and for emergency purposes from the SG fund. It takes about six months to obtain a loan from the ICO. In order to be able to obtain a loan the amount of savings has to be 10% of the loan amount. The loans from the SG fund are usually very small: about 500-1000 SLR. The loans that are taken from the ICO fund have to be repaid in 10 instalments within a year but they can repay the loans quicker, if they can afford to do so. It was found that most of the members who have taken loans repay their instalments from their wage income. The interest charged for the ICO loan is 18% (declining method) and 5% for the group loan. The interest earned goes to the ICO and SG fund respectively. The

information about the savings and credit systems that was collected from the members was somewhat contradictory and it looks like the members do not have clear understanding of the saving and credit features. It was also found that the participation in SG and ICO meetings are very low. The members often send their savings and loan instalments by way of their children or neighbours.

Each three levels of the group are supposed to plan their activities and construct problem trees as well as find solution to their problems through discussion and reflection by using participatory planning. However, the planning of the activities for the forthcoming year was not found to be up to a satisfactory level as most of the group members and leadership lack the skills and capacity in planning. It was found that the identification of the target group was misleading. It was not clear to the member how the participatory planning should work. The livelihood improvement was not given priority during the planning process in the case of a few ICOs but after having brainstorming sessions with the facilitators, such issues were addressed later.

### **3.5 Saving, Credit and the Creation of Enterprises/IGPs:**

The saving and credit opportunity seems to be the central part of the activities of the organisation in different levels. The main components of the system of such financial services are the generation of saving of the organisation and distribution of loans among the members. These financial services are the main reason why members join, but open an opportunity to engage with other activities in various ways. Observation has shown that the FIOH approach is a great success in relation to accumulation of small amount of savings and for changing the saving habits of the group members. So far more than one million SLR has been mobilised as group savings and two million SLR has been mobilised for the revolving loan fund for on-lending to members. The members of FIOH appreciate the savings and credit facilities and 76 percent of the members believe that the savings are increasing their capacity to cope during emergencies because they can access loans from the group fund for emergencies and other purposes.

As a result of access to loans from the ICO, the members have got a possibility to create new enterprises (IGPs) and/or increase the size of their existing enterprise (IGPs), which help them to diversify their income sources. Access to loans also helped them to use their idle time for productive purposes. The saving and credit programme

also help them to escape from the claw of the moneylenders who charge very high rate of interest, in some cases 120% annually.

The types of IGPs/enterprises varied, but it was found that their awareness about organic agriculture and small hold farming they were in a position to utilize their home garden for productive purposes. The table below illustrates the source of funds and loan purposes for each level of the organisation.

<b>Particulars</b>	<b>Source of fund</b>	<b>Purpose of loan</b>
<b>Small Group</b>	Compulsory monthly savings, additional voluntary savings, interest on loans to the members, and income from group activities	Emergency needs of the members or their families' as well as consumption
<b>ICO</b>	Contribution of savings from small groups and interest on loans to the groups	Income generating activities/enterprise creation or expansion
<b>CLO</b>	Compulsory monthly contribution by the ICOs and interest on loans to the group members	Restricted to housing and electricity supply purposes

According to the end of year 2004 report, 359 out of 978 families have started new or extended their old IGP/enterprise as a result of loans. In some cases the process of accessing loans was slow because some of the ICOs were newly formed, and the members did not have sufficient savings, or there were lack of revolving fund. However, most importantly many lack the possibility to create any small income generating activity as they lack access to any arable land, and it was a common perception that land was needed to make any form of enterprise or IGP. Access to sufficient fodder was seen as one of the main impediments for the members who wanted to engage in cattle rearing. Members were reluctant to take agricultural loans as they do not have access to any agricultural land. A few loans were taken for kitchen gardening as they have got access to a small piece of land close to their house from the estate management. It was found that because of FIOH and their training programmes the members have increased their skills and in some cases have become self-employed instead of continuing to be a plantation worker. This was the situation mostly among the youth who have undergone skill training from the FIOH. Acquiring skills for improving their livelihoods were seen as very useful by the youth family members, but lack of access to sufficient credit to start income generating activities such as tailoring, carpentry and masonry was seen as one of the main impediments.

### 3.6 Loan Management and Impact

The loan monitoring and supervision process is carried out on two levels: by the small group and the FIOH management. The social mobilisers of FIOH follow up the loan investment together with the group members. Despite the tight monitoring and supervision of loans, the repayment rate remains low at around 50 percent which is below what was expected. This is due to the fact that the plantation community has no other additional income sources and is in most cases confined to daily wage earnings. Other reasons that have been identified were lack of access to information, market access, infrastructure, and lack of information as well as loan management from the FIOH. The management of FIOH has recognised the weaknesses in loan monitoring and supervision and has made necessary improvements to increase the existing loan repayment rate. Interviews with the defaulted members have shown that they are willing to repay the defaulted loans from their daily wages even though their investment did not give them the expected return. Currently, FIOH has rescheduled loans for some of the defaulted members so that they will be able to repay through a more flexible repayment schedule.

Although there are problems with repayment, there are good signs of impact of the programme participation. The table below presents some impacts that have been created as a result of people's participation in FIOH programme.

<b>Particulars</b>	<b>Yes (%)</b>	<b>No (%)</b>
Savings increased	96	4
Income increased	62	38
Capital increased	74	26
Quality of food intake increased	67	33
Children's educational expenses increased	69	31
Literacy rate increased	86	14
Increased awareness on health issues	57	43
Increased livestock	46	54
Increased ornaments	38	62
Increased awareness on political issues	53	47
Increased social capital	89	11

Source: Questionnaire survey data 2005.

Note: Figures are in percentages and are rounded up to the closest numbers.

In-depth interviews with the selected members and the group discussion revealed that because of their participation in FIOH and by being aware of the social issues as well as getting access to saving and credit facilities, the members' self-esteem have increased, their self-confidence has grown and better harmony among the household members has been created. Now as they can earn some extra money and contribute to the household economy, there is less economic tension, which leads to better psychological well-being for the participating households. It is important to note that there has not been reported any negative impact of FIOH's programme on the lives of its members. It was also reported that now most of the participating households take joint decisions about the household and collective matters which also signals an improvement of intra-household gender relations.

### **3.7 Vocational Skills Training: Tailoring training/ masonry**

The plantation based Tamil youths are excluded from the government run vocational training centres, since these institutes operate in Sinhalese medium languages and mostly Sinhalese youths are recruited. The plantation community is very poor and as a result they cannot afford to get training from a vocational skills training centre which cost money. The youth boys and girls from the targeted families in the plantation community can participate in vocational skills training provided by FIOH. As the training is free of charge, the low-income family members within the plantation community get a chance to participate in the course. FIOH bears the travel cost, material cost for the training, and provide tea/snacks for the trainees. The duration of these training courses are six months and they are said to be of very high standard and is recognized as positive by the people in the district. There are two instructors, one is a Tamil speaker and the other is Sinhalese. In the tailoring course the participants can learn mainly three activities such as, gents tailoring, women tailoring and high-speed machine operation. It was noted that the high-speed machine operator training offered by FIOH was the only one in the whole of Uva Province. After completion of this course, some of them will be able to find employment within the private garments factory sector and a majority of them will establish their own enterprise. The participants are very much optimistic and enthusiastic about the skills they are learning which they believe will help them to earn a good living by establishing their own activity instead of working for someone who most probably will exploit them.

The trainees, especially young girls, mentioned that if they were not given the chance to participate in this vocational training course, they would be isolated in the village and would be taking care of household chores instead of doing something productive. There is a general consensus that the training provided by FIOH is of very high standard and meet the needs and expectations of the trainees as well as of the market. The youth who have undergone vocational training and those who are currently participating in the training courses have shown a very high degree of satisfaction.

Apart from the central vocational training centre that is situated in the head office of FIOH Badulla, there are 5 decentralised vocational training centres (VTC) within the FIOH target areas and one of them is in a plantation (Gamawela estate, Passara). Currently there are two (tailoring and masonry) ongoing vocational training courses for the youth of the targeted families in the plantation. The age of the participants (trainees) ranged between 11-23 years. The educational level of the trainees generally ranged from “can read and write” to 11 years of schooling. In the case of those who dropped out from the schooling system, the extreme poverty condition that prevails in their families were given as the reason for dropping out. Some of the trainees were working in the plantation as wage labourers and stopped this work in order to join the training programme, as they want to be skilled workers and work outside the plantation.

Currently there are 18 participants in the tailoring training and 14 (11 boys and 3 girls) in the masonry training. Traditionally it is not accepted for the girls to work in the housing construction, but a few girls are taking the training as they were given the opportunity. However, concerns have been raised about the selection process of the vocational training participants. There has been complains that the selection process is not transparent and that the members of the families who have good contact with the head office get more chance to take part in the training courses. The selection is done without any consultation with the ICOs which undermine the role of the ICOs as grassroots organisations. There has also been evidence that the same persons have undergone more than one vocational skills training. During in-depth interviews and group discussions concerns have been raised by the members that there are people who get repeated chance of taking skills trainings one after another because they have established a good link and as a result the other people are excluded. This situation calls for the FIOH to make its selection process more transparent and make an effort to reach new people rather than providing skills to the same members time after time.

Comments received from FIOH (10.10. 2005) on the first draft of the report expressed different views than those were obtained from the members during the field visit. FIOH claims that its selection process is highly transparent and backed up with open interviews. The selection board consists of ICO officials, animators and FIOH officials in order to maintain the selection process transparent. FIOH also maintained that it allows only one chance for each vocational trainee. This information somehow is in contradiction with the information that was collected from members. It is, however, maintained by FIOH that more attention will be given with regard to the selection process in the future.

Many of the trainees have shown concern that the credit, which they can obtain by themselves and through their parents, are not sufficient enough to invest and/or start up a new tailoring business after completion of the training. It was mentioned earlier that the community is very vulnerable compared with any other poor community in the region in terms of access to land, capital, education, skills and social safety net. Therefore, this community may have particular problems in accessing financial capital from conventional banks. It is therefore suggested that FIOH should find a way to provide viable amounts of start up capital for the graduate trainees.

### **3.8 Pre-School Activity**

The initiation and running of the pre-school seems to be highly appreciated by the plantation community in Uva highlands estate. Currently there are 30 students with one teacher. The pre-school concept helps the plantation children to compete with other children at the government school at the age of six. This pre-school seems to be creating equality of the plantation Tamil children with the other Tamil and Singhalese as well as other children. Without the pre-school they would be vulnerable compare with other children, as the other children have the opportunity to attend private pre-school prior to the entering the formal education stream in government schools.

There is a mother group in the pre-school which acts as agent for social change especially when it comes to the attitude of the parents towards their children's education. Traditionally, the parents in the plantation community do not pay sufficient attention to their children's education. It is socially perceived that their children will most probably also work in the plantation which does not require any special education. By

joining the parents group regularly the parents are changing their perceptions and showing more interest in their children's education. They are also becoming aware of the nutritional needs for the proper growth of their children. In the meeting now they often discuss about the importance of savings for the welfare of their family. During the meeting matters like how to reinstate the family value are also discussed.

It is suggested that the parents group should be encouraged more to participate in their children's welfare. Awareness should be provided about the importance of safety hygienic condition. Currently the parents are providing the fees to cover the salary of the teacher, but they often find difficult to make regular contribution and as a result the teacher does not receive her salary on time and in sufficient amount for a decent survival. FIOH should identify more estates in order to initiate more pre-schools and subsidize the salary for the teacher and necessary teaching material costs at least for the next 5 years. FIOH should initiate and establish a pre-school "welfare trust fund" with contribution from parents and continuous moderate contribution should be encouraged so that there will be sufficient funds to cover the teacher's salary and other teaching materials related costs in the long run.

### **3.9 Other Trainings, Workshops, Seminars and Special Programmes:**

It was reported by the FIOH management that they organise trainings, workshops, and seminars in relation to various issues for the members and their families. Discussions with the members revealed that most of the members have never heard of such programmes. Those who said they knew about the programmes and participated once in such programmes have had no observable impact on them. It was noted that most of the activities in relation to trainings, seminars and workshops are organised in the head office of FIOH, Badulla, and most of the plantation workers especially the elder ones, find it difficult to attend these activities. As a result, sometimes the families nominate the younger members of the targeted families to attend these activities and often they do not attend at all. Consequently, the skills, awareness and knowledge of the elder members of the households remain minimal without the expected changes and social impact resulting from their participation in FIOH. Discussions with members and resource persons revealed that there is a great need to organise ongoing awareness raising seminars and workshops in relation to various issues such as health, education, political and legal rights, etc. in a location close to the communities.

## **4. Conclusions and Recommendations for Further Strategy**

### ***4.1 Relevance and the adequacy of the current activities in relation to the fulfilment of the objectives***

#### **4.1.1 Social Mobilisation**

The social mobilisation process of FIOH is well instituted and accepted by the members. The FIOH programme have the potential to help the people to organize themselves as small groups and help them to identify their own problems and find collective solutions to their problems. Through participation in the different levels of the organisation the members can get new ideas and new vision for lives with creative aspiration. As they know each other well so they could open up and share their problems with other members and get mutual help from each other to make the right decision.

However, the impact of the social mobilisation process is not found satisfactory, considering the fact that FIOH started to work in the plantation community almost a decade ago. According to the management of FIOH, the mobilisation process is slow among the plantation community compared with other village organisations. The reasons for this are the historic, socio-economic and cultural background. It was found that the regular participation in the group meetings by the members is not up to the expected level. Because of the tight work schedule in the plantation it is difficult for the members to attend regular group meetings and participate in extra curricular activities during the day-time, especially during the heavy plucking season. The training, education, awareness raising and any other extra curricular activities, therefore, may be intensified during the lean season when there is no plucking pressure. The record kept by the SGs/ICOs about their group activities was satisfactory, yet some of the members were not aware about the actual procedures of group meetings even though they have been members for more than four years. It is suggested that FIOH should find way to increase the participation of the members in the SGs. Logbooks for keeping records for the SGs and ICOs should be standardized and may be provided as printed copies.

Most of the members were reasonably satisfied with the social mobilisers and their way of facilitating and interacting with the individual members and during the group meetings in different levels. There is, however, room for the mobilisers/animators to improve their communication skills and knowledge base so that they are in a good position to facilitate

the group discussion and helping the group to make the decisions for themselves. The mobilisers/animators should be provided with a refresher course on participatory approach, group dynamics and leadership skills. It is also suggested that the salary level of the social mobilisers/animators should be revised and be adjusted in line with the country's rate of inflation.

However, the mobilisers/animators do their best according to their skills, but one of the challenges that the animators are facing is that the people remain mostly silent and reserved during the group discussion. This passive attitude could be attributed to the culture and social structure to which they belong. They are used to get orders and directions from the plantation management and other elite in the society and the community is suffering from a dependency syndrome which becomes explicit in their behaviour pattern. Yet, all the opinions expressed by the members means that the situations are changing because of the NGOs on-going development work, but to create meaningful changes up to a satisfactory level may takes time. FIOH may also extend its services among all the plantation workers instead of only with selected estates to reach out more comprehensively and make an overall impact among the plantation community in the region.

#### **4.1.2 Capacity Building of the Local Organisations**

Even though FIOH considers the activity planning to be one of the main functions of the grassroots organisations at various levels, the competence of the members in relation to planning the activity was not found to be up to a satisfactory level.

Although the FIOH provide trainings on various issues to build the capacity of the organisations at different levels, the evidence has shown that there is a lot to be done in order to build the capacity of its members in planning and managing the group activities with their own initiatives. Members at various levels should be trained about participatory planning and management. It is also important that FIOH provide with qualified facilitators who are familiar with the realities of the plantation community during the yearly planning session in order to make the planning and implementation realizable. The capacity of the CLO/ICO members should be increased so that they are in a good position to identify of their own problems and finding solutions. Initiatives

should also be taken to mobilise the community more intensively in order for them to realise their own resources and constraints.

There has been evidence that the information flow between various levels of the organisation, especially between FIOH and ICOs is not satisfactory. More information sharing should take place between FIOH and ICOs. Representatives from the ICO to the CLO should be increased from one to two in order to make the participation process more democratic. Programmes should be arranged nearby the community so that the community members, especially women, could join in increased numbers.

It appears that the current training and other programmes arranged by the FIOH are mostly suitable for the youth and there are very little activities which are targeted towards the elderly members of the community. It was also observed that most of the leadership positions in the SGs and ICOs are occupied by the unmarried youths and the absence of elderly and more settle people in the leadership positions seems to be a rule rather than the exception. More activities should be organised in line with the needs and for building the capacity of elderly people and ICOs as the young people often stand a higher chance to migrate to urban areas and for the girls it is the culture of Sri Lanka that they should move to their husband's house after getting married. FIOH should organise separate workshops for the SGs and ICOs in line with the needs of the members. Especially raising the awareness about the situation of plantation workers, identify their own problems and finding their own solution as well as preparing the members to become agents for change in their own lives. Even though FIOH identify the needs of the community through PRA exercises and plan activities for periods of three to four years, a better solution would be to revise the plan every year with the expert facilitation from the FIOH. In theoretical terms it may be argued that the people know what is needed and what is best for them. But in practice, it can be very difficult to know what is best for the community given the historical background, culture, socio-economic situation, education and awareness level of the community members.

#### **4.1.3 Education and Awareness Raising**

FIOH runs various education and awareness raising programmes in order to educate and raise the awareness level of the target families. The education levels of the respondents are very low compared with other communities in the country. Survey data

among 62 members revealed that most of the respondents (55%) were under the category of being illiterate, “signature only”, or had completed 1-6 years of schooling. This situation addresses the crucial needs for FIOH to initiate and run education and awareness raising programmes for the elderly and youths more widely. FIOH should focus more on the relevant and appropriate IGP/enterprise activities parallel with other activities because economic empowerment is needed in order to make use of skills and social capacity up to a satisfactory level. As it was found that the community members were cheated by their superiors because they were illiterate and ignorant, education and awareness raising programmes will positively contribute to, and also protect them from cheating by the plantation management and other elites among them.

Most of the members were found to not be aware about the gender issues concerning their day-to-day lives. Therefore activities should be organised to create gender equity within the household and community. People should be made aware about the gender discrimination and disparity and violence against women. It is suggested that these kinds of trainings, workshops and seminars should be organised in a location close to the community in order to increase the participation of all members, particularly those who work in the estates. The activities may be arranged in the evening for an hour or two. Literature and reading materials should be produced accordingly. There should be an intervention to include the disabled people into the programmes. Audiovisual technique may be used to educate and increase the awareness of the elderly group.

Furthermore, the differences in the life realities among the Sinhalese rural villages and Tamil estate communities should be given due consideration. The socio-economic and cultural conditions are unique for the estates community and may require a distinct curriculum for workshops and similar activities. It is important to keep in mind that it is not possible or even desirable to adopt a blue print of a programme from one community to another as they may have different distinguished characteristics. It may also be worth for FIOH to produce some sort of book/literature containing issues related to the social, political and economical aspects which the workers could identify with. During the SGs/ICOs meetings one of the priorities may be to select an agenda and discuss the issues in the context of their own experience. The stories should contain problems and solutions in relation to a community, which the members could identify with. This process may help the members to learn, be aware, and find solutions in addressing their own problems gradually. Aspects of the methodology developed by Stan Burkey in Sri

Lanka, the so called change Agent training modules, might prove useful for the facilitators to follow<sup>2</sup>.

#### **4.1.4 Savings and Credit: Access to Financial Services by the Poor**

The daily wage systems that persist in the estates deprive the workers of the chance of projecting their income and making an expenditure budget, and leads to uncertainty in their daily lives. This situation in their family lives leads a majority of the estate workers into acute poverty and a vicious circle of indebtedness. The social mobilisation work of FIOH has initiated the saving habits among the target families. The access to loans from SG and ICO has enabled them to create some sort of extra income generating activities of their own choice, which bring some additional income into the household. Evidence suggests that this situation has helped them to improve their well-being and livelihoods.

It was found that the estate workers lack access to internal resource mobility such as arable land, marketing possibilities, investment capacity and proper information. As a result the families that are involved in IGPs are facing various challenges in relation to their IGPs. For example, the workers who are rearing cattle face scarcity of grazing land and cannot collect the necessary fodder for their cattle. This is because they are likely to not own any land on their own and they absolutely cannot own any land inside the plantation estate. Negotiating with other members and other landowners such as the plantation management can help to solve this grazing problem. The evaluation therefore suggests that FIOH should facilitate a dialogue within and between different stakeholders to initiate access to internally available resources for productive purposes.

Under the present procedure of loan allocation it takes up to six months to obtain a loan from the time of loan application. This lengthy procedure often causes uncertainty in making necessary pre-arrangements which are essential to initiate a successful IGP among the members. It is therefore suggested that the loan procedure should be revised and ways to speed up the loan approval and disbursement process should be found.

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<sup>2</sup> More information available from the Quaker Service, Norway and the book by Burkey, S. *People First. A Guide to Self-Reliant, Participatory Rural Development* Zed Books, London, 1993. may be of good use.

It is claimed by the FIOH officials that there has been tight monitoring and supervision of loan investments by the social mobilisers/animators and other group members. However, it was found that despite the monitoring and supervision of loans, the repayment rate remains very low among the plantation workers. It is suggested that there should be a close monitoring and co-operation with the beneficiaries and other group members as well as a tight adherence to the loan policy and a proper follow-up of the repayment procedures. In order to solve the existing repayment problems a proper assessment of the current economic situation and loan repayment capacity of the members together with ICO and SG should be conducted before loans are provided.

It became apparent that the youths who complete the skills training can have access to credit facilities through their parents. Nevertheless such credit is proved to be extremely insufficient to generate comprehensive income oriented activities after completion of the training. The plantation community is very vulnerable compared with any other poor group in the region in terms of access to land, capital, education, skills and social safety net. Therefore, this community may have particular problems in accessing financial capital from conventional banks. It is therefore recommended that the vocational trainees should be facilitated with appropriate start up capital in the form of loans and loans repayment schedule should increase gradually in line with the enterprise growth after completion of the training. This may make the skills training more meaningful and enterprise opportunity more feasible and productive.

#### **4.1.5 Skills Training**

Skills training seem to be influential to increase the skilled youths among the targeted families. The youths in the plantation now have the opportunity to seek self-employment, which was unavailable to them in the past. Even though the vocational skills trainees were optimistic on creating self-employment after the completion, the evidence have suggested that there are many former trainees who did not manage to engage themselves in suitable enterprise activities. The given reasons are identified as the lack of capital and market access.

However, there has been a concern that all ICO members are not getting the equal opportunity to benefit from vocational skill training programmes because of the current selection process. The selection process should be made more transparent and

maintain a standard procedure. However, comments received from FIOH on the first draft of the report claimed that its selection process is highly transparent and backed up with open interviews. The interview board consists of ICO officials, animators and FIOH officials in order to maintain transparency. FIOH also maintained that it allows only one chance for each vocational trainee. This information somehow is in contradiction with the information that was collected from members. It is, however, mentioned by FIOH that more attention will be given with regard to the selection process in the future.

The capacity of the training centres should also be increased, as there are more people interested in vocational training. ICOs may somehow be involved in the selection process of the vocational training participants. FIOH should reassess the priority and needs of the community and provide market-oriented skills training, as currently there are many skilled trained persons having difficulty to create employment opportunities to suit their capacity and training background. FIOH should introduce a variety of trainings such as mat making, food projects, and plant nurseries etc. where the material can be found locally. There should also be follow up of former trainees with suitable arrangements that will offer self-employment and marketing venues for them.

#### **4.1.6 Networking and Other Programme Activities**

The networking among different stakeholders like the FIOH management, the community and the plantation management should be strengthened. Despite the scepticism of the plantation management towards FIOH programmes and intention at the beginning of its programme implementation, evidence has shown that the plantation management is now willing to cooperate with FIOH to improve the livelihood of the workers. This suggests that FIOH should establish a better dialogue, and extends its networking with the plantation management and other relevant stakeholders as well as act as a mediator and do advocacy.

One of the crucial reasons for the plantation workers to get indulged in high levels of liquor consumption and being poverty stricken is that they lack the opportunity to socialize with other community members. Viable outlets for the adults like recreational facilities do not exist in the plantation estate. There is no suitable meeting place or centre for social gatherings for the plantation workers. Some of the workers houses are very congested and in a so filthy condition that it push particularly the men to seek

outside comfort, mostly in liquor selling centres. The living standard and conditions for workers in the plantation estate is very bad compared with the poorest segment of other people in Sri Lanka.

This evaluation calls for attention to the seriousness of the problem and suggest negotiation with higher authorities concerning the possibility of securing funds from other donors to introduce creative programmes to combat the alcohol problem. The evaluation suggests that FIOH should establish dialogue and information sharing seminars with the plantation management and trade union leadership in order to make the purpose and objectives of the programme clear to all parties and lobby the estate management as well as act as a mediator to reinstate the social and moral values. FIOH should also seek active partnership with the plantation management in order to facilitate the improvement of infrastructures such as water and health facilities for the community.

The activities related to youth and children clubs as well as activities that strengthen the ethnic harmony are found to be very useful for the youth and children in the community. The activities of youth and children 's clubs as well as ethnic harmony activities should be continued with more exposure visits to the neighbouring community, as the ethnic harmony and social capital is very important for the vulnerable groups as well as the peace process in Sri Lanka.

The community members have seen the pre-school initiative positively. The formation of mother's groups with the pre-school seems to have a positive impact in changing the attitude of the parents about their children's education and development. Now the mothers meet regularly and discuss various issues related to health and nutrition as well as well-being of the entire households. It is recommended that FIOH should identify more estates to promote pre-school education. FIOH should also compensate the salary of the pre-school teachers and provide better teaching materials at least for the next 5 years. FIOH should initiate and establish a pre-school "welfare trust fund" with contribution from parents and continuous moderate contribution should be encouraged so that there will be sufficient funds to cover the teacher's salary and other teaching materials related costs in the long run.

## **4.2 Concluding Remarks:**

Despite constraints and drawbacks as explained above, overall the plantation workers are highly appreciating the services rendered by FIOH. Compared to the situation that prevailed prior to the entry of FIOH, the plantation workers and their family members in the targeted plantation are able to improve their knowledge with enhanced awareness as to the social injustices and different forms of discrimination they are subjected to. This enlightenment has resulted in a self-motivation to seek alternatives for improved livelihood opportunities.

On the other hand, there is a general consciousness among the different stakeholders, community leaders and government officials that FIOH do engage in the holistic and participatory development work among estate community in the region. The long-term commitment of FIOH among the estate community has resulted in a solid grassroots network structure, where this community fosters a deeper sense of ownership of the programme.

Even though the indication of the resulting output of the activities that FIOH has made such substantial positive changes in many crucial issues, still there remains a lot to be done if a real sense of development and empowerment is to take place in a larger scale among the plantation worker community.

It is therefore suggested that FIOH should continue to work with this vulnerable community with special emphasis on the economic empowerment. The current activities are somewhat relevant to achieve the objectives partially. However, activities such as adult education, awareness raising, educational seminars, and more revolving loan fund for IGP/enterprise creation should be provided together with other on going activities in order to achieve a sustainable livelihood improvement of the plantation community.

Once again it is emphasised that the social mobilisers/animators needs to be enlightened on the importance of efficiency in terms of adhering to time frame and consistency in the implementation process concerning their work responsibility. They have to constantly use cross checking mechanisms to ensure that the relevance of the activities in which they involve and the overall objectives of FIOH is always maintain and thus avoid deviation that may cause adverse impact both for the FIOH as well as the community among whom they work. It is also necessary that SGs and ICOs function for

a longer period to be geared in the direction of achieving sustainability in their endeavour. This is important since such social forum has a potential to start functioning independently on their own. In such case, FIOH could confidently phase out its programmes and target new locations and new target groups in the long run.

## **5. References**

Burkey, S. (1993), *People First. A Guide to Self-Reliant, Participatory Rural Development* Zed Books, London.

Central Bank (2000), *Socio-economic survey report*, Central Bank of Sri Lanka, Colombo: Sri Lanka.

Government of Sri Lanka (2000), *Demographic and Social Survey*, *Bureau of Statistics*, Colombo: Sri Lanka.

## **6. Appendices**

### **Appendix: 1**

#### **Terms of Reference**

#### **A Study of Micro-credit and Social Mobilization in Plantation areas of Future in Our Hands, Badulla.**

#### **Introduction**

The Development Fund and Future in Our Hands have cooperated since 1986 in social mobilization projects in Uva province, Sri Lanka. The project has evolved to the form it is today in the middle of 1990s. In 2002, an evaluation of the total project was carried out. In 2004, a study of how best to carry out exit strategy was carried out.

The project as it is today involved 6 cluster organisations in Singhalese communities and one cluster organisation in Tamil communities (plantation communities). All evidence points to the readiness to implement exit strategy in Singhalese communities, but not yet in the Tamil communities.

Both FiOH and DF agreed to focus the work in the plantation communities in the future as these are the communities most socially and economically vulnerable in the working areas.

From this background, the Development Fund and Future in Our Hands agree to commission a study which focuses specifically on the plantation communities of the projects. The findings in the study will feed into the development of plan to work with plantation communities in the coming years.

Information about the project can be found in the project documents listed below.

#### **Objectives of the Study**

1. Document activities of Future in Our Hands inside plantation areas.
  - Brief History of FiOH's initiatives inside the plantation areas
  - Methodology/ Current activities
2. Compare the activities and the outcomes inside and outside plantation areas of the same project. (economically, socially)
3. Identify challenges inside the plantation areas
  - External Challenges
  - Internal Challenges
    - Challenges within the organisations of the people themselves
    - Challenges within the FiOH organisation
4. Recommend how to tackle the challenges both external and internal identified above.

#### **Time frame**

Field work: Full time 14 days.

Write up: Full time 7 days.

## **Output**

A report should be well structured and concise, not longer than 30 pages (excluding indexes). The Executive Summary should be no more than 4 pages.

The content shall be specific and concrete and include methodology used by the team.

Draft report shall be presented to FiOH and DF within 3 weeks from the end of field work period. Only electronic version required.

Final report shall be presented to FiOH and DF both in hard copy and in electronic version.

## **Methodology**

The study team in consultation with FiOH decides on the research methods as appropriate. The report shall reflect both beneficiary points of view and organisation's points of view. The method should be sensitive to gender and other existing differentiations among the beneficiaries. (e.g. the report specifically mention impacts of the projects on different sectors in the population).

The beneficiaries have full rights to know the objectives of this study and the preliminary outcome of the findings. Therefore, the team in collaboration with FiOH shall ensure that this process is included in the study.

## **Documents**

1. Annual Application (plans)
2. Evaluation of Future in Our Hands 2002
3. Exit Strategy 2004

## **Evaluator**

Dr. M. Nurul I. Shekh,  
Development Consulting  
Oslo, Norway



1. To a great extent:\_\_\_\_\_ 2. To some extent\_\_\_\_\_
3. To a limited extent\_\_\_\_\_ 4 They have not been met at all\_\_\_\_\_

11. Did you/any member of your family start any new income generating activities as a result of your participation in FIOH?

- Yes 1
- No 2

If 'Yes', please specify the activity:

\_\_\_\_\_

12. What type of income generating activity are you/your family engaged in now?

- Production 1
- Trade 2
- Livestock 3
- Poultry 4
- Agriculture 5
- Other: \_\_\_\_\_ 6

13. HOW IMPORTANT HAVE THESE BEEN FOR YOU AND YOUR IGP:	Very Important	Somewhat Important	Little/not Important
a) The GROUP savings			
b) THE GROUP loan			
c) The education/training provided by FIOH			
d) The friendship and support from other group members			
e) The chance to make our own group decisions			
f) Helping my business to grow/improve			
g) Increasing my self-confidence and self esteem			
h) Helping improve my relations with my family			
i) Increasing my involvement in the community			
j) Increased my understanding of gender issues and power dynamics			
k) Improved my capability to take decisions			
l) Earning my own money			

14. Are you member of any other borrowing group/social organisation?

- Yes 1
- No 2

If 'yes' give the name and details of that group/organisation: \_\_\_\_\_

\_\_\_\_\_

15. Have you taken any loan from this group/organisation?

- Yes 1
- No 2

If 'yes' state the amount and purpose? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

16. From time to time, do you ask moneylenders/landlords for loans?

Yes 1   
No 2

If yes, what are the terms and conditions for the loan?

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---

17. Did you receive any training/other services from FIOH or any other organisation?  
Yes 1   
No 2

If 'Yes', in what area have you received training/services

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18. Do you have any land and/or property registered in your name?  
Yes 1   
No 2

If 'Yes', specify:

---

---

19. Do anybody else in your household own any land? Yes 1   
No 2

If 'Yes', specify (who own it, and how much?)

---

---

20. Do you own more land now compared with before your participation in FIOH?  
Yes 1   
No 2

21. How many livestock do you have? (indicate the number)

Now:  
Cattle 1 [ \_\_\_ ]  
Goats 2 [ \_\_\_ ]  
Poultry 3 [ \_\_\_ ]  
Sheep 4 [ \_\_\_ ]  
Other 6 [ \_\_\_ ]

If other, please specify: \_\_\_\_\_

22. Do you own more livestock now compared with before your participation in FIOH?  
Yes 1   
No 2

23. In the case of emergency (e.g. medical, death, natural disaster), from where do you obtain money?  
Have money at home 1

- Take money from bank ac. 2
- Use saving from group fund 3
- Ask for emergency loan from FIOH 4
- Sell livestock 5
- Borrow from moneylender 6
- Borrow from friends/relatives 7
- From "Cheetu" fund 8
- Other: \_\_\_\_\_ 9

24. Compared with the time before joining FIOH, have your contribution to the household expenditure:

- Increased 1
- Same as before 2
- Decreased 3

25. Do all school age children go to school?

- Now
- Yes 1
  - No 2

Before joining FIOH

- Yes 3
- No 4

If 'No', why don't they go to school? Specify:

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26. Compared to the time before joining FIOH, do you spend more money now on your children's education?

- Yes 1
- No 2

27. HOW RELEVANT DO YOU THINK THE FOLLOWING ACTIVITIES HAVE BEEN FOR YOU:	Very relevant	Relevant	Not so relevant	Not relevant at all
a) Human/labour rights training				
b) Ethnic harmony training				
c) Youth club				
d) Inky eco detectives club				
e) Exchange of experiences in North and East war				
f) Tailoring				
g) Organic farming				
h) Bee keeping				
i) Nursing management				
j) Goat rearing				

28. How would you describe the services that you received from social mobilizer of FIOH?

- Excellent 1
- Very good 2
- Good 3
- Fair 4
- Poor 5

29. Overall, how would you rate the quality of services you received from FIOH?

- Excellent 1
- Very good 2
- Good 3
- Fair 4
- Poor 5

30. Over the last year, have the quality of the services:

- Improved a lot 1
- Improved a little 2
- Stayed the same 3
- Gotten worse 4

31. What was/is it about the programme that you like/liked best?

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32. What was/is it about the programme that you disliked/dislike most?

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33. List three changes that you would like to see effected in the programme to make it more effective:

1. \_\_\_\_\_

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2. \_\_\_\_\_

---

3. \_\_\_\_\_

---

**Thank You**

## **Appendix: 3**

### **Interview Guide for the FIOH Management**

1. What are the overall objectives of the plantation sector programme of FIOH?
2. How relevant do you think those objectives are to improve the socio-economic condition and political participation of the plantation communities?
3. How relevant are the current activities to achieve these above objectives? In your opinion, is there any need to adjust/change the current activities?
4. What are the criteria for selecting your target families?
5. Do you think the current programme activities of FIOH address the important issues within the plantation community? If yes, how? Please explain.
6. In which way FIOH programme activities strengthen women's position within the household and community?
7. Explain how the savings and credit component (including loan repayment procedure) of your programme is functioning?
8. For what kind of activities/purposes are loans given?
9. What kind of monitoring system/supervision do you have for ensuring proper utilization of loan money by the families? In case of default, how is the loan recovered?
10. What do you see as the most important problems that people in this community are facing? In what way do you think FIOH may contribute to solve this problem?
11. What could be done to improve the quality of the services of FIOH?

### **Interview Guide for the focus group participants**

1. What are the overall objectives of the plantation sector programme of FIOH?
2. How relevant do you think those objectives are to improve the socio-economic and political situation of plantation communities?
3. How relevant are the current activities to achieve these above objectives?
4. Do you think FIOH programme address the important issues within your community? If yes, how? Please explain.
5. What makes FIOH special to you compared with other NGOs?
6. In which way FIOH programme strengthen women's position within the household and community?
7. Name three good things that you like about FIOH's work.
8. Name three bad things that you don't like about FIOH's work.
9. If you did not get the chance to participate in FIOH's work what would have happen to you?
10. What could be done to improve the quality of the services of FIOH?

## Appendix: 4

### Future in Our Hands, Plantation Sector, ICOs and SGs details:

No	Name of the ICO	No of SG	No of families	Individual savings	ICO savings	Received loan amount	No of beneficiaries	Purpose Cattle	Goat	Poultry	Agriculture(Tailoring)	Small business	Mobil e business	Revolving fund from FIOH
01	Olichudar	08	88	94700.00	23200.00	132300.00	35	12	12	7	3	1	-	114400.00
02	Uthayam	08	79	97600.00	14900.00	216000.00	47	13	15	11	2	3	3	148300.00
03	Shakthi	08	84	77320.00	16250.00	303000.00	68	18	14	13	17	3	03	173500.00
04	Valarpirai	08	73	35580.00	10950.00	168300.00	47	16	13	6	05	3	04	163100.00
05	Luxmi	08	74	91390.00	11200.00	120000.00	21	5	5	3	5	3	-	85000.00
06	Valluwar	08	78	27800.00	3500.00	188500.00	37	10	9	3	12	2	1	126000.00
07	Nawalar	09	68	67450.00	10200.00	125000.00	21	9	4	5	2	1	-	107500.00
08	Vivehanandar	09	88	87750.00	19900.00	249500.00	22	5	3	3	8	3	-	143300.00
09	SamuhaAbivir	07	81	67800.00	8750.00	128200.00	10	2	-	2	5	1	--	163700.00
10	Sivashakthi	10	88	28800.00	13900.00	51500.00	09	2	1	2	4	-	-	50000.00
11	Gandthy	08	70	38500.00	10200.00	145800.00	29	8	7	4	7	1	2	104500.00
12	Shanthy	05	35	52000.00	8500.00	75500.00	10	3	3	1	3	-	-	139500.00
13	Makkalshakth	09	72	10400.00	7650.00	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>105</b>	<b>978</b>	<b>777090.00</b>	<b>159100.00</b>	<b>1903600.00</b>	<b>356</b>	<b>103</b>	<b>86</b>	<b>60</b>	<b>73</b>	<b>21</b>	<b>13</b>	<b>1518800.00</b>

<b>NO</b>	<b>Location</b>	<b>Name of the ICO</b>	<b>Start of the date</b>	<b>Registered</b>	<b>Unregistered</b>
01	Dicwella estate,Lower division	Intergrated Olichudar Dev... Organai...	1999.09.30	Yes	-
02	Dicwella estate,Lower division	Intergrated Uthayam Dev... Organai	1999.09.22	Yes	-
03	Dicwella estate,Lower division	Intergrated Shakthy Dev... Organai	1999.03.01	Yes	-
04	Uva kettawela,estate	Valarpirai Dev.. Foundation	1999.01.19	Yes	-
05	Attampitiya 2 <sup>nd</sup> division	Intergrated Luxmi Dev... Organai	2000.08.13	Yes	-
06	Attampitiya1st division	Intergrated Valluwar Dev... Organai	2000.05.01	-	Yes
07	Attampitiya1st division	Intergrated Nawalar Dev... Organai	1998.08.09	Yes	-
08	Ellawela estate	Intergrated Vivehanandar Dev... Organai	1999.09.28	Yes	-
09	Uvahighlands new division	Intergrated SamuhaAbivir Dev... Organai	1998.09.25	Yes	-
10	Uduwara estate Napier division	Intergrated Sivashakthi Dev... Organai	1998.08.23	Yes	-
11	Gamewela estate 5 <sup>th</sup> mile	Intergrated Gandthy Dev... Organai	1999.09.01	Yes	-
12	Gamewela estate 4 <sup>th</sup> mile	Intergrated Shanthly Dev... Organai	1999.08.27	Yes	-
13	Uvahighlands old division	Intergrated Makkalshakth Dev... Organai	2003.05.01	-	Yes

Activities (Mobilization)	Olic	Uth	Sha	Val	Lux	Va	Na	Viv	Sa	Siv	Gan	Shan	Ma
Individual discussions	600	600	625	650	450	500	450	600	300	250	400	400	250
Small group formation	08	08	08	08	08	08	09	09	07	10	08	05	09
SG Bookkeeping tr.	48	48	48	48	48	48	54	45	42	30	48	48	18
Siramadanaya(labour ex.)	30	32	119	23	27	30	37	45	23	40	58	38	29
Individual savings	94700	97600	77800	35500	91300	27800	67400	87700	67800	28800	38500	52100	10400
Small group loans	105	95	65	53	28	58	84	65	24	13	12	73	12
Human rights	25	25	25	25	25	25	25	25	25	5	25	25	5
Labour rights	35	35	60	45	20	35	35	45	15	5	35	35	5
Health & Nutrition	25	25	25	25	25	25	25	25	25	18	25	25	-
Ethnic harmony	40	40	40	30	10	10	10	10	10	5	5	5	7
Anti alcohol campaign	15	15	15	15	-	-	-	20	-	20	-	-	-
PRA	-	-	01	-	15	15	15	15	-	02	-	-	5
Leadership ( ICO mem. )	12	12	12	9	6	6	6	12	6	3	9	9	-
Organic farming/home gr	13	12	13	15	5	10	10	15	5	5	20	15	5
Planning Indnvidual,SG,ICO	60	60	60	50	40	40	40	60	25	10	25	25	10
Bookkeeping trainings ICO,CLO	18	18	18	18	6	9	9	18	9	3	18	18	6
Gender balance	-	-	-	-	-	-	-	-	-	-	-	-	-
Environment trainings	13	12	13	15	5	10	10	15	5	5	20	15	5
Exchange programmes	70	70	70	65	45	45	45	60	50	25	60	60	5
Business Planning (syb )	05	05	05	05	-	-	-	-	-				
Citizenship, NIC, BC.													
ICO Building construction	-	-	1	-	-	-	-	-	-	-	-	-	-
ICO Building repairing E	-	-	--	-	-	-	-	1	-	1	1	-	-
Water schemes	-	-	1	1	-	-	-	-	-	1	-	-	-

IGP Training	Olic	Uth	Sha	Val	Lux	Va	Na	Viv	Sa	Siv	Gan	Shan	Ma
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<b>Activities</b>													
<b>Poultry farming</b>	13	10	7	4	6	7	9	14	-	3	8	8	-
<b>-Cattle farming</b>	25	22	13	25	5	12	12	28	12	-	13	12	-
<b>Goat farming</b>	20	28	22	20	6	10	12	13	11	-	13	12	-
<b>Analogue forest</b>	10	20	6	8	5	4	-	-	-	9	16	18	-
<b>Retail business</b>	1	4	5	2	4	2	4	6	3	-	2	1	-
<b>Preschool teacher training</b>	1	1	-	1	2	2	-	2	-	-	2	-	1
<b>Mushroom cultivation</b>	3	3	1	3	-	-	-	-	-	-	-	-	-
<b>Bee keeping</b>	2	2	6	3	-	-	-	2	-	-	-	-	-
<b>Beauty culture</b>	3	2	3	2	4	3	4	2	-	-	5	2	-
<b>Handloom</b>	3	1	2	2	2	-	3	3	-	-	-	-	-
<b>Nursery management</b>	2	1	2	1	-	-	-	-	-	-	5	2	-

<b>Vocational Trainings</b>	<b>Olic</b>	<b>Uth</b>	<b>Sha</b>	<b>Val</b>	<b>Lux</b>	<b>Va</b>	<b>Na</b>	<b>Viv</b>	<b>Sa</b>	<b>Siv</b>	<b>Gan</b>	<b>Shan</b>	<b>Ma</b>
<b>House wiring</b>	2	2	2	2	2	2	2	2	2	-	2	2	-
<b>Carpentry</b>	-	-	-	-	2	-	-	-	-	-	-	-	-
<b>Measornary</b>	-	-	-	-	-	-	-	-	-	-	9	3	-
<b>Mushroom cultivation</b>	3	3	1	3	-	-	-	-	-	-	-	-	-
<b>Tailoring</b>	13	13	20	16	7	11	8	7	7	9	11	13	2
<b>Nursery management</b>	3	3	3	3	3	3	3	3	3	3	3	3	3
<b>Mobile business</b>	-	3	3	4	-	1	-	-	-	-	2	-	-
<b>Shoe marking</b>	-	-	-	-	-	-	-	-	-	1	-	-	-

<b>Pre school programme</b>	<b>Olic</b>	<b>Uth</b>	<b>Sha</b>	<b>Val</b>	<b>Lux</b>	<b>Va</b>	<b>Na</b>	<b>Viv</b>	<b>Sa</b>	<b>Siv</b>	<b>Gan</b>	<b>Shan</b>	<b>Ma</b>
<b>15 days residential training</b>	1	1	-	1	2	2	-	2	-	2	2	-	1
<b>Cultural programmes</b>	-	18	-	-	15	15	-	18	-	16	22	-	22
<b>Sports</b>	-	-	-	-	-	-	-	18	-	16	-	-	22
<b>Exposure visit</b>	-	-	-	-	-	-	-	18	-	16	-	-	-