

ASSOCIATION FOR RURAL DEVELOPMENT (ARD)
2/127, ARD NAGAR, P.MEENAKSHIPATTY, CHETTIKULAM POST,
THENI MAIN ROAD, MADURAI - 625514.

1. THE ORGANISATION

Association for Rural Development (ARD) is a non-governmental organization registered under the Tamilnadu Societies Registration Act 1975 during the year 1985. With the vision “**Empower the Poor and Marginalized – Transform Society**” it was initiated by a group of committed social workers on seeing the injustice done to humanity particularly to female children and women and begun to work vigorously for the development and empowerment of needy, poor and poverty stricken people.

ORGANISATIONAL PROFORMA BACKGROUND DATA

Sl.no	Name	Association for Rural Development (ARD)
1.	Address	2/127, ARD Nagar, P.Meenakshipatty, Chettikulam Post, Checkanoorani Via, Theni Main Road, Madurai District. Pin Code: 625 514.
2.	Date of Registration	05.08.1985
3.	Telephone No	0452-2092814
4.	Registration under Act i) If Trust Act Latest I.T. Clearance	Tamilnadu Societies Registration Act, 1975.
5.	Foreign Contribution Regulation Act Approval number (if any)	075940165
6.	Building rented/owned/others	– RENTED-4 OWNED – 4
7.	Type of Structure	Concrete Building
8.	Approx area (Sq.ft)	1800 Sq.ft to 4000 Sq.ft

II. MANAGEMENT DATA

1.	President	Mrs.S. Perneth
2.	Secretary	Dr.K.Joseph Vincen M.A. M.Phil.D.Hons
3.	Treasurer	Mrs. R.Rajalekshmi.
4.	Executive Director	Dr.Dolovincy@ Daizy Rani M.A.,M.Ed.,M.Phil.,Ph.D.
5.	No. of Staff for administration	a.Parttime :Nil b. Full time : 7
6.	No. of Field Staff available (Not included above)	a.Parttime:136 b. Full time : 72

2. THE LOCATION

The area of operation is the most backward and drought regions of the Madurai, Ramanathapuram and Theni Districts in Southern parts of Tamilnadu. Predominantly the operational area comes under the agriculture and the land falling in rain fed and agriculture is largely depending on the monsoon. The area has neither industry nor alternative sources of employment for unskilled rural mass except agriculture. In order to give keen concentration and close working with poor and needy, ARD has constructed its head office at P. Meenakshipatty in Chellampatti Block, and established field offices at Thummakundu in Usilampatti Block, at Kaandai in Thirumangalam Block, at Shenoy Nagar in Madurai city of Madurai District, Annai Indira Nagar (Karuthamalaipatti) in Theni District, Ramanathapuram and Rameswaram in Ramanathapuram District. Totally ARD is working in 3 Districts, 17 Blocks and 560 villages and 138 wards in Madurai city slum area and it covers the total population of 24, 18,532.

3. THE PEOPLE

The people are mainly involving in agriculture but agriculture is gambling nature. The literacy rate among the target population is rather low and the female literacy is very poor. It is observed that the typical characteristics of the target community are most back warded in social status; extremely poor in financial condition; low literacy levels; living in unhygienic surroundings; lacking and absence of basic amenities such as drinking water and toilets; weak health condition and thus prone to, especially communicable diseases; high indebtedness; low savings; plagued with all social evils such as alcoholism, drug abuse, prostitution, gambling, socio-economic crimes and exploited by employers and denied

equal wages and even basic rights and minimum wages. The sex ratio is adverse towards women with roughly 900 females per 1000 males. The population covered includes especially from the weaker section of the society and includes landless labour, marginalized women, and also those indulging in high risk sexual behaviour such as women in prostitution (WIP), truckers and helpers and others infected with STD/HIV/AIDS and CIA/CAAs and PLHAs.

4. PROGRAMS AT MADURAI DISTRICT

4.1. ERADICATION OF FEMALE INFANTICIDE PROGRAMMES:



Women were considered as an expensive commodity and hence they are denied of the right to born and the rights to live in some particular parts of Tamilnadu hence the female children are undergoing the evil practice of female infanticide and feticide. Usilampatty area is notorious to this evil deed. It had been found out through a systematic research that for every 1000 male children there are 846 female children are prevailing in a particular community. After realizing the stark reality and seeing the big variation between male and female ratio ARD has been addressing this crucial issue for the past 15 years with the support of Andheri Hilfe Germany.



ARD has selected the female infanticide prone 150 villages in Usilampatti and Thirumangalam Taluk of Madurai District. To bring out positive attitudinal change among the target community towards female children, we made the community to involve in every process of our planning and implementation. We took lot of efforts to sensitize the community about importance and potentials of female children through

cultural performances, pre school education, evening tuition centers and technical education and proved that female children are more potential and affectionate and took responsibilities than male children. Simultaneously, we have formed parents association, women groups, youth clubs and village committees and the community based organizations were motivated and facilitated through trainings and reinforcing positive attitude towards the girl children have done with the help of village administrative committees, women groups, youth associations, health committee and other local bodies. The new born female babies and their parents are being monitored closely were counseled to nurture the girl child by the health committees in each village. These families were given coconut saplings and goats for income generation purpose. These peoples' organizations were instrumental for transforming the people and act as catalyst for social change. The promotion of economic activities in the SHG helped the members to earn and stand on their own legs. These efforts were resulted to control the female infanticide.

During this financial year, we are able to save more than 448 female children from the practice of feticide and infanticide with community participation. They community has started to celebrate the birth of female children. Out of the 150 villages concentrated by ARD, we are able to completely eradicate the practice of female infanticide in 80 villages and now we are striving hard our better to eradicate the practice in the remaining 70 villages and the same program has been extended to another 30 villages during this year. We have promoted a permanent body of the community called IKIAM Federation to sustain our efforts of monitoring the pregnant women and save the new born female children from the clutches of infanticide and also to address the issues affecting women for a permanent solution.

4.2. SUSTAINABLE AGRICULTURE DEVELOPMENT AND ANIMAL HUSBANDRY- MODEL FARM:

The model agricultural farm was created with the total area of two acres, which was contributed by local people, at Kandai Village in Thirumangalam Taluk. It was established as a Training-cum-Research Centre, to provide training to small and marginal farmers. The fragmentation of land holding, uneconomic agricultural and absence of skills on allied



activities of animal husbandry put pressure on farmers even to lead



normal life. Similarly, in order to undertake even the seasonal agricultural operation, they avail loan from local money lenders for highest rate of interest, and they become heavily indebted. Many farmers have migrated to other

states leaving their cultivate land due to monsoon failure in need of employment opportunities. Under these circumstances, these people have been organized into small viable unit as self help groups the farmers were trained and motivated to undertake sustainable agriculture by using available resources and animal husbandry activities for earning regular income. The farmers were given trainings on various aspects of agriculture and animal husbandry.

The poor people are organized as self help groups where in savings promoted among its members of women and men and they are motivated and facilitated to avail loan for nominal rate of interest. These SHGs are also linked with banks so as to avail loan for undertaking income generation activities. The farmers were trained and motivated to undertake sustainable agriculture by using available resources and animal husbandry activities for earning regular income. The farmers were given

trainings on various aspects of agriculture and animal husbandry. As a result we are able to control the ratio of migration and the barren lands are becoming cultivation lands yielding good income through following integrated farming technology. The details of training and beneficiaries are enclosed.

4.3. Model Farm-Training Consolidation Details:

Sl. No.	Category of Training	Total No. of Training. Attended		Total	No. of Beneficiaries Utilized the Training		Total
		Male	Female		Male	Female	
1.	Animal Husbandry	60	180	240	60	180	240
2.	Wasteland Development	65	65	130	65	65	130
3.	Watershed Management	60	60	120	48	45	93
4.	Organic Manure (Nature Compost Making Coir Compost, vermi compost)	42	78	120	50	80	130
5.	Promotion of Kitchen garden and backyard poultry.	-	120	120	-	120	120
6.	Training on integrated farming	60	60	120	40	52	92
7.	Coconut cultivation and Horticulture	140	80	220	140	80	220
8.	Herbal Tonic & Organic pesticides	50	70	120	30	65	95
9.	Renewable Energy	46	74	120	40	50	90

10.	Inter cropping and vegetable cultivation	90	30	120	84	30	114
11.	Other income generation activity	-	280	280	-	225	225
12.	Trip Irrigation	450	150	600	70	28	98
13.	Mushroom Cultivation	50	70	120	28	30	58
14.	Cradle goat Rearing	30	-	30	12	-	12
	Total	1143	1317	2460	667	1050	1717

4.5. CARE AND SUPPORT TO PEOPLE LIVING WITH HIV/AIDS:



ARD, during its intervention program among the slum population, has identified more than 350 people living with HIV/AIDS those who are living without any moral support, neglected by their family members and community. Because of their parents' deed the children also became infected and affected. With the main aim to provide them psycho socio, educational, economic and moral support to the said target community with the support of Andheri Hilfe Germany, ARD selected 90 elders and 30



children those who are driven to the extend of their life. They have been provided with counseling, routine medical check up, supplementary food and medicine, skill

training for income generation, educational support to their children, meditation, recreation activities. They are slowly recovering from their health condition and returning to their life. During this financial year 90 more elders and 30 children were provided with care and support along with the already concentrated target community. Various income generation skill were provided for the PLHAs on Food Processing, Simple Chemical, Jute, Bag Making, Sisal / Banana Fiber Products, Bamboo Products, Tailoring and Embroidering, Fur Toys Making, Coconut Thatch making etc., to get a sustainable income. They are provided with interest free loans to take up income generation activities. The collected monthly repayment of loan is given to other PLHAs on rotation basis. So far, 102 PLHAs benefited through this interest free loan.

4.6. MIVA PROJECT:

ARD has been covering a vast area under various programs. The interior villages are very difficult to reach often because of poor transport facilities. MIVA Netherlands came forward to buy four wheelers. It has been utilized to monitor the field development activities by the Executive Director in all the three districts. Because of our close monitoring, we are able to lead all our project activities towards their right direction at the expected time.

4.7. INSTALATION OF HAND PUMP:



While working with our target community one of the major problems we



have identified is scarcity drinking water in the drought prone areas. With the support of Water for Humanity, USA, we have installed 3 hand pumps at Vadakkampatty Colony, Vadakkampatty and Sivankoil Colony. Now the people are getting good drinking water, the waterdiseases are controlled among the villagers, and women's risk to go for a long distance to fetch drinking water has been reduced. This financial year, 2 more pore wells were sanctioned for Panniyan and Muthupatty villages. The program was successfully completed.

4.8. ESTABLISHMENT OF HOME CARE CUM VOCATIONAL TRAININGCENTER AND DISPENSARY FOR AIDS PATIENTS IN MADURAI:

With the increasing number of HIV/AIDS infected and affected people in Madurai, many people particularly women and children are becoming



orphaned and they are drawn to the street.

After witnessing so many cases in such a situation, to rehabilitate them from such situation, we approached Japan Consulate to establish a Home Care Cum Vocational

Training Center and Dispensary for AIDS patients. They are kind enough to sanction the construction of the building. Now the construction is going on and expected to complete by the month of September 2011.

4.9. PRE-SCHOOL EDUCATION:



In order to promote female education and highlight the potentials of female children, improve the children education and their learning, 18 pre-schools centers have been run

in remote villages and needy places, of which 480 children were enrolled. The children were taught education through games, learning by doing things and paid attention on physical and psychological well being of the children.



The pre-school paved a significant support for the improvement of health and knowledge of poor children in general and particularly for the girl children. The parents and teachers meetings are conducted regularly for the betterment of pre-school function. The parents were motivated to nurture their daughters with love and affection and to tender and care for them the same way they do for their sons. During this year there were 100 children have been taken to picnic to the near by dam and other important historical places in near by towns. 272 children are promoted to primary education.

4.10. EVENING TUITION PROGRAMME:



With the sole aim of proving female children's potentials and to avoid school drop out ratio found among female children, we have been providing supplementary education through evening tuition centers where we concentrate equal on education, building moral values discipline and social consciousness, highlight the hidden potentials of children and also to shine on education as well as sports, games and co- curricular activities for the past 15 years. We create opportunities to enhance their skills through sports meets, public meetings, organizing competitions etc., The program was started initially at 20 villages as an entry point to reach the



community to eradicate female infanticide eradication. At present, the program has been extended to 150 villages the female infanticide prone villages and another Ninety-two villages. Now, we use this as a strategy to convince the parents and community by highlighting the positive changes, which helped to control school drop out ratio among girl children and promote their higher education. The children are also taken for entertainment tours on historical places to enhance their knowledge. The table will show how many children benefitted every year:

Sl. No.	Blocks	Panchayats	No. of villages Centers	No. of students		Total
				Male	Female	
1.	Usilampatti	17	78	1480	1498	2978
2.	Chellampatti	23	82	1580	1705	3285
3.	Thirumangalam	9	28	510	632	1142
4.	Thirupparankundram	6	36	530	598	1128
5.	Sedapatty	6	46	580	538	1118
Total		61	270	4680	4971	9651

5. GOVERNMENT PROGRAMS

5.1. MAHALIR THITTAM AND MICRO-CREDIT MANAGEMENT:

The women self help groups are linked with Tamil Nadu Women Development Corporation. The SHG representative and selected members have been provided trainings on book keeping, credit management, Entrepreneurship Development Programs, income generating activities and govt. welfare and development schemes. They have been motivated and facilitated to involve in micro





credit activities and avail loan for nominal rate of interest. These SHGs are also linked with banks so as to avail loan for undertaking income generation activities. The women were encouraged to take up new small and petty business activities for ensuring sustainable income earnings. There is a visible improvement in the standard of life of these rural women through various economic assistance programs.

Year	No. of SHGs	Member enrolled	Savings mobilized	Internal lending	THADCO	
					No. of SHGs	Amt.
2010-2011	1726	32520	263352240	263352250	305	390000

NABARD		SGSJY		Economic Activity		IASC		HDFC	
No. of SHG's	Amt.	No. of SHGs	Amt.	No. of SHGs	Amt.	No. of SHGs	Amt.	No. of SHGs	Amt.
260	5800000	331	19860000	152	6080000	42	12400000	300	68050000

5.2. PILOT PROJECT ON PROMOTION OF MICRO ENTERPRISES AGENCIES AMONG MATURED SHGs:

It is a pilot project sponsored by the **National Bank for Agriculture and Rural Development (NABARD)**. Totally there are 10 pilot projects are being implemented in 10 States in India and Tamilnadu is one among the



states. In Tamilnadu Association for Rural Development (ARD) Madurai is selected for implementing this micro enterprises project and the duration of the project is 3 years. The targeted beneficiaries of the project are

1000 members from three years and above old matured 100 SHGs (50 SHGs and 10 villages in each Block) from Chellampatti and Usilampatti Blocks of Madurai District. Those villages having matured SHGs are selected for the implementation of this programme where the survey conducted to find out the available resources, infra structure, buyers and sellers details, local market, and demand patterns for the identified economic activities.

After the systematic survey conducted under the guidance of MART, ARD has finalized 7 activities i.e. under agriculture paddy and cotton cultivation 360 members, sugarcane cultivation 31 members, vegetable cultivation 30 members, under animal husbandry milky animals 335 members, goat and sheep rearing 76 members, under readymade garments production 130 members and under food processing 36 members. So far ARD has trained 1000 members on the identified various activities 167 members are credit linked to carry out micro enterprises activities effectively under DRI scheme through Tamilnadu Mercantile Bank of Usilampatty Branch. 385 members are credit linked with other Bank Sources and the remaining 498 member get credit linkage from their own SHGs and all the 1000 members have become micro entrepreneurs. They are motivated towards their economic sustainability.



5.3. NABARD-WATERSHED DEVELOPMENT PROJECT:

5.3.1. SINDHUPATTY WATERSHED:



The Watershed Development project has been implemented in collaboration of **National Bank for Agriculture and Rural Development(NABARD)** in Sindhupatti area.

The project covers in Sindhupatti, Thummakundu and Vepanuthu Panchayts in Chellampatti Block of Usilampatti Taluk in Madurai District. The total area of land is 1130

Hectares. We have completed the PreCapacityBuilding phase by involving the target community. Through their manual work contribution we were able to complete the work of deepening of one Oorani and



cleared the path to Cremation shed. Under CapacityBuilding phase 12 farm Ponds, 4000 cubic meter Field Bund, 760 cubic meters Oorani deepening, 4 acres of Jungle Clearance, 14 Well Recharge Pits have been effectively carried out with beneficiaries participation. Under these activities 18 farmers have been benefited. Apart from this, we have promoted Dry Land Horticulture by supplying 1700 seedlings involving 32 beneficiaries and promoted Agro Forestry by supplying 700 seedlings involving 17 beneficiaries. With the purpose to provide intensive concentration and accelerate the activities of the target community with their involvement for their own development, we have promoted 2 farmers clubs, 17 women self help groups and 6 youth groups in the watershed development areas. They are tie up with banks to avail loans towards their sustainable development.

Under full implementation phase, 9,000 in square meter land's jungle was cleared, 10,000 cubic meter field bund has been raised, 4560 Horticulture seedlings and 2300 Agro forestry seedlings were provided, 2 percolation ponds were desolated, 4 Farm ponds were digged, 1 check dam worth to Rs.72,000/- was constructed. Trainings on Goat Rearing, Milch Animal, Poultry, Vermin Compost, Mushroom Cultivation, drip irrigation were given under Livelihood promotion activity for landless labors. They are provided with Rs. 1, 50,000/- to promote livelihood activities. A total of 320 farmers and 180 landless people have benefited under full implementation phase at a worth of Rs. 1, 80.000/-.

5.3.2. KALLAPPANPATTY WATERSHED:



Kallappanpatty watershed comes under Usilampatty Taluk under which 1070 Hector land of the farmers get treatment for various activities. Under per CapacityBuilding phase with the community contribution and involvement 2 percolation ponds were desultated. The manual work of the target community is worth to Rs.1, 40,000/-.

Under CapacityBuilding phase 3000 in square meter land's jungle was cleared and the owners of the land were provided with 1500 seedlings to promote Horticulture and 1000 seedlings were provided to promote Agro forestry. 45 Hectors of land was ploughed and the owners of the land were provided with CO43 seedlings and fodder crop seeds to feed their cattle's. A part form these 7000 cubic meter field bund were raised and four farm



ponds were digged. Under these Capacity Building phase 45 farmers got benefit at a worth of Rs. 8,50,000/-

5.4. MICRO ENTERPRISES DEVELOPMENT PROGRAM:



NABARD has come forward to train rural women those who are below the poverty line with the main purpose to get a regular income for them by promoting micro enterprises activities. 150 women have been scrutinized through an interview by the project monitoring and implementation committee for selected five activities. They are Embroidery, Jardhosi, Book Binding, Screen Printing and Food Processing. The micro enterprises activities are selected based on the regular consumption and marketing feasibility in the rural areas.

After the completion of the training program, they are motivated to start their own units with the internal lending from their SHGs. Some group activities have been evolved in all trained activities. Women have started to yield a good income regularly.



5.5. CAPACITYBUILDING OF NGOs ON SELF HELP GROUPS



Majority of the small NGOs are working with the community with out understanding the concept of SHG, how to maintain the groups and records, how to train the community on recode keeping and prepare the leaders to lead



the group and their activities. So, based on the need expressed by the small NGOs, ARD has organized a capacity building training program for the NGOs from Southern District of Tamilnadu with the financial assistance of NABARD. The 7 days capacity building session given to the NGO representatives by inviting well-experienced resource persons in SHG functioning was very useful to the participants. The exposure visits to the rural villages where SHGs are functioning very effectively provided them opportunities to gain direct knowledge from the members. The NGOs trained are now very properly leading their SHGs.

5.6. RURAL MART SCHEME:



Rural Mart scheme is innovative scheme introduced by NABARD to promote the sales of self-help groups' products in the rural areas. We have the support of NABARD to promote one such rural mart at

Thirumangalam to sell the various products of Handicapped peoples self-help groups. It is a seed money given to the group for 15 months to meet out room rent, publicity and salary to one person who look after the mart till they get sustainable regular gain from the mart. The product of SHGs such as terracotta, wire bags, designed saris, pickles, Amla juice, coconut sweet, flower vase, ornamental flowers etc are main products sold in the rural mart. The initial amount supported by NABARD is very helpful to the special group to gain self-confident and self-reliance in their life. Based on the success of the Rural Mart at Thirumangalam Block, NABARD



came forward to start one Rural Mart at Chellampatty Block and another

at Usilampatty Block. Both the Rural Mart is flooded with SHG product and SHG women have successfully sustained in sales by SHG women.

5.7. TRAINING ON MUSHROOM CULTIVATION TO THE RURAL WOMEN AND YOUTH TOWARDS THEIR SOCIO-ECONOMIC DEVELOPMENT:



The Government of India's Department of Science and Technology, New Delhi came forward to train 290 rural SC/ST youth and women self help group members of Chellampatty Block of Madurai District to strengthen the scheduled communities socio- economic potential through mushroom cultivation and promotion and to bring about socio economic development among the target community by providing capacity building skills of mushroom cultivation training including demonstration, exposure visits to successful production units. So far 200 women and youths have been trained on new technology of oyster mushroom cultivation batch by batch periodically. To avoid the scarcity is availing mushroom seeds, a seed production unit have been promoted in ARD's



Agriculture and Animal Husbandry Training cum Demonstration and Research center at Kaandai. The trained personnel are provided with opportunities to avail bank loan through SHGs to start their own production units. They are easily availing the seeds from ARD's Demo Centre at a low cost rate. So far, 32 mushroom units were promoted on cooperative basis by the youth and SHGs who are involving in a regular production that brings them changes in their socio- economic development. Apart from these 35 indirect beneficiaries who involve in

marketing of mushroom, selling mushroom by products such as Pickle, Soup, Mushroom 65 etc., are getting regular benefit through the project.

5.8. ENTREPRENEURSHIP DEVELOPMENT TRAINING PROGRAM ON FOOD PROCESSING:



The Government of India's Ministry of Food Processing Industries, New Delhi came forward to support ARD to provide Entrepreneurship Training Program based on food processing for SHG beneficiaries to create regular job and income to SHG beneficiaries. It centered on providing basic knowledge of project formulation and management including technology marketing, motivating trainees, instilling confidence, educates them on opportunities of financial and providing support services. Under this project, we have trained 50 women under two batches in a broader perspective on the factors prevalent for the development of agro-based food, fruit and vegetable, jam and pickle processing industries. It was of 45 days (6 weeks) training program in which they were exposed clearly to existing technology and technical know-how, managerial skills to cope up with management of the industry and manpower utilization, theoretical and practical training in the areas of agro based products, gaining depth of knowledge on quality control, maintenance of office, machinery and equipments and avail credit terms from financial institutions of support service.



The program was very successful. All the trainees have been involving in home based food processing unit and earning a regular income. The

eatable items they prepared are exported to other districts and states. They have availed loan from their own SHGs to start the units. More 100 men and women indirect beneficiaries are benefited through daily wage in the processing units, marketing their products, promoting sales centers etc., We are happy to note that men got employment in the units of women. This will really add value to our Indian economy.

5.9.PROMOTION OF MICRO, SMALL AND MEDIUM ENTERPRISES:



The Government of India's Ministry of micro, small and medium enterprises, New Delhi has come forward to financially support for capacity building of rural poor women below poverty under the scheme of Trade Related Entrepreneurship Assistance and Development (TREAD), The scheme is aimed at forming the women below poverty line in groups, arranging them training in micro credit, selecting the trade of their interest, training them in the selected trades, promote them as entrepreneurs, arranging bank linkages to promote trades, helping them to get raw materials and for marketing, link them with Government to establish sales centers for low rent and to ensure the eradication of poverty.



Under this scheme, we have trained 40 women on snacks preparation, 20 women on readymade garments and 20 women and Milch Animal rearing. We have been negotiating Canara Bank to provide credit linkage to the women trained under these trades.

5.10. MAHIMA PROJECT:



MAHIMA project is a pilot project supported by NABARD to promote non farm product activities. This pilot project is given to ARD first time in Tamilnadu. Under this scheme, we have selected 50 rural women trained in tailoring through ARD, to start a Bra Making Unit at Usilampatty. NABARD provided support for train the 50 women to train technically in bra making and management and marketing skills, to purchase a second hand vehicle to market the products and to salary to personnel in the initial stage to coordinate all the process of the unit. Indian Bank of Usilampatty branch came forward to provide economic support to start the production unit at Usilampatty. All the 50 women trained are provided with employment opportunity. The program is very successfully implemented with backward and forward linkages. We have tie up with a production company in Thirupoor for marketing. Salaries are given on every week end based on their quantity and quality of work. Now we have seen considerable changes in the life of the rural women and in their family since they have been providing with a regular income.

5.11. FORMATION AND LINKAGES OF SELF HELP GROUPS:



NABARD has come forward to promote 50 self help groups at Chellampatty and Sedapatty Blocks of Madurai District the extreme rural areas. We have promoted 50 SHGs during the year under this project. All the 50 SHGs are provided with capacity building training on SHG and A&R and also provided with records to maintain accounts and document their activities. Bank accounts are opened for all the SHGs and steps

have been taken to get direct linkage from banks. Now all the groups are involved in internal lending and proper repayments of internal lending are ensured. After rating of the 50 SHGs, they were provided with refresher training and 35% of the SHGs are credit linked through HDFC Bank and 30% of the SHGs got direct linkage from BOI.

5.12. PROMOTION OF FARMERS CLUB INVOLVING IN FLOWER CULTIVATION:



33 farmers club with the support of NABARD in collaboration with Indian Bank Usilampatty Branch has been promoted at Uthappanaikanoor cluster covering 33 villages with the main purpose provided them technology up gradation, development techniques of recent development trends, information and knowledge on improved practices of flower cultivation for more yielding, promote a unique flower vending complex in the cluster and setting up of a scent unit in the cluster. The District Collector came forward to provide space to construct flower vending complex and scent units. Proper inaugurations of the clubs are done by inviting the AGM NABARD, DGM of Indian Bank and the district Marketing Agency.



The Farmers club representatives are taken for an exposure visit to scent manufacturing companies at Nilakottai to get an intensive idea on scent manufacturing and how to export flowers directly avoiding middle men.

6. RAMANATHAURAM DISTRICT

6.1. NON FORMAL EDUCATION (NFE) AND EVENING TUITION IN RAMESWARAMISLANDS:



There are 3 non-formal education centers and 9 evening tuition centers are functioning in the Rameswaram islands with the financial support of Premadhara, Germany. The NFE centers provide life oriented literacy to the 8 to 18 years old children of fisher folk community those who are dropped out of schools and never entered in to the schools because of their poor socio economic background in the island villages.

The psycho socio educational support provided to the children increased the interest of the children towards education and we are able to link the children in regular schools to continue their education. During this school years out of the 75 children only 42 got the eligibility to write the examination and they are re enrolled to regular schools.

The evening tuition centers make the poor island village children to promote better studies especially tsunami affected children in the coastal villages and islands. The students were provided with supplementary education to avoid failure ratio and school drop out ratio. Apart from education the students are engaged in physical education, indoor and outdoor games, sports, drawing skills, etc.

They are prepared to participate in competitions of any discipline. The character

buildings of the children are given much important. They are motivated towards moral values such as love their



nation and neighbors, respect their parents teachers and elders, help others, keep the environment clean etc. The students score good marks and good name in the school. Children Club is another component of this program. The children are prepared to stand on their own in this competitive world. Opportunities are provided to explore their hidden potentially and develop their skills.

6.2. SKILL TRAINING TO THE GIRL CHILDREN ESCAPED FROM TRAFFICKING:



With the financial support of Premadhara, Germany we have been providing skill training for the girl children who escaped from the clutches of trafficking. The main purpose of the program is to rehabilitate the girl children from their critical situations, free them from the mental agony and psychological depression, to promote self confidence and self sustainability, to prepare them how to face the community to prepare them how to escape during critical situations etc., We organize skill training on Tailoring and Embroidering to the selected 30 girls under 3 batches. It is a 10 months course to make them well verse on the skills related to readymade garments and designing and to earn a regular income through the skills to stand on their own legs without expecting others. The program is successfully progressing towards the right direction.



6.3. SPONSORSHIP PROGRAM:



4 children those who lost their parents during Tsunami disaster at different places have lost their hope of life, the children those who are good at education were helpless to continue their education was selected to avail the benefit for their education. With the support of Premadhara Germany, we are helping the children at Rameshwaram to continue their education. Even though the support is small, the amount we pay Rs. 500/- every month will be of very helpful to the family they are attached with the children have receiving the support from Premadhara for the past 7 years. It is really a boon for the parentless children to continue their education.

6.4. CARE AND SUPPORT TO HIV INFECTED AND AFFECTED CHILDREN:

83 orphaned and vulnerable children were selected from Ramanathapuram District through out, who are infected and affected by HIV/AIDS for the program. They have been regularly provided with Psycho socio, health



and educational support. To free them from stigma and discrimination, the other children in the community are sensitized to treat the children



with affection. They are mingling freely with the normal children. They are included in the children's clubs, they participate in the competitions on sports, games, general knowledge, co curricular activities etc,

They are taken for entertainment tours every year, they are provided with school fees, school bag, school uniforms and other regular supports. They are encouraged to live like of normal children. We organize school sensitization programs to get support from schools and provide special care and support from the Teachers.

7. GOVERNMENT PROGRAMS

7.1.SETHUSAMUTHIRAM SHIP CHANNEL PROJECT (SSCP):



The Sethu Samuthiram Ship Channel Project has been implemented with collaboration of Government of India. The Sethu Canal is the short sea route in the Gulf of Mannar between the Sri Lanka and India near Rameswaram islands. The project is aimed at to impart skill development training to the coastal area people for creating sustainable and Alternative / supplement income source. The project covers the entire coastal villages in Rameswaram islands. We have identified skill trainings to train the fishermen community based on their existing skill and availability of raw materials and also the marketing facility. During the financial year we have trained 240 women under various skills that is ornamental shell designing, Palm Craft, Food Processing and simple chemicals. All the trained women provided with credit linkages to start their own units.



Facilities are made to sell their products in the Rameshwaram Island itself with the support of Central Government of India. We also provide Nursing training to the female youth those who completed school education and are

unable to go for higher education due to their poor economic background under Sethu Samuthram Coastal development Project. So far we have trained 30 girls and are tied up with hospitals for employment opportunities. ARD is functioning as a Lead Partner to lead the NGOs implementing Sethu Samuthram Coastal development Project in Ramanathapuram District. ARD has been monitoring 13 NGOs and provide proper guidance to achieve the goals and objectives of the programme.

7.2. LINK WORKERS SCHEME:



A comparison of urban- rural data reveals that rural areas account for 59% of the total HIV infection according to the national HIV sentinel surveillance 2006 mainly due to high economic differentials and mobility.

Considering evidence of rural risks the vulnerabilities of HIV and the over burdened rural health functionaries, NACPIII has designed to Link Workers Scheme (LWS) to provide HIV prevention, referral and follow up services of HRGs and vulnerable groups in rural areas. LWS will make are effort to build a community centered model for rural areas, which include an outreach strategy to address the HIV prevention, care and support and treatment requirements in 187 high prevalence and highly vulnerable districts. The specific objectives of the scheme include reach out to HRGs and vulnerable men and women in rural areas with information, knowledge, skills on STI/HIV prevention and risk



reduction. Since Ramnad District falls under this category, ARD has been recruited by APAC- VHS to implement the scheme with 40 Link

workers, 4 Cluster Supervisors, 1 M&E, 1 Training officer, 1 District Resource person for programs. We have identified 150 most vulnerable villages for mapping and for intervention activities for the prevention HIV.

The identified Link Workers were provided with Orientation Training on Village Mapping and Induction Training to have a clear-cut knowledge on community outreach to establish linkages with existing services, to advocate for availability of quality services and reduction of stigma and discrimination against HRG and PLHA and on community mobilization. Now the program is slowly progressing with its colors towards the right direction.

7.3. PROMOTION HANDICRAFTS:



With the financial support of Ministry of Textiles, Government of India, we have mobilized 300 artisans in Rameshwaram cluster 150 artisans under Sea Shell Craft and 150 artisans under Palm Leaf Craft. They are promoted under 16 artisans Self Help Groups for intensive monitoring.

The main purpose of implementing this program is to give life to the artisans by providing new skills in developing new designs in handicraft products up to the quality to meet the national and international marketing competitions which will help to add value to national economy.



During this year, 60 artisans are provided with design development workshop for 15 days on Sea Shell Craft (30) Palm Leaf Craft (30), by

inviting empanelled design developers. Each craft came out with 30 new designs which will be of very helpful to the artisans for regular income generation. The artisans are provided Rs. 125/- per day a wage compensation. 20 artisans are provided with skill development training on Palm Leaf Craft for 4 months duration with Rs.1500/- stipend for every month to each artisans. The program is really a boon to the artisans to come up from their low socio economic status.

7.3. SARVA SHIKSHA ABIYAN SCHEME:



Under education to all schemes of central government of India has been launching residential schools for the school drop out children from the age 6 to 14 to give non formal education and prepare the children to mainstream with the regular schools. We are provided with one centre at Bampan where we accommodated 25 children. They are providing with education, character building, life skill education, moral values, physical education, food and shelter. We have succeeded in moulding the children as that of normal school going children and 90% of the children are mainstreamed with the regular schools.

8. THENI DISTRICT

8.1.FORMATION OF SELF HELP GROUPS:



ARD has been forming Self Help Groups in Andipatty Block of Theni District with the main aim to eradicate the practice of female infanticide by involving the community. So far ARD has formed 48 Self Help Groups in

Andipatty Block. They have been provided with various training programs to realize the impact of female infanticide practice, leadership training, gender sensitization training, record and account keeping training, entrepreneurship development training etc. As a result, there have been considerable changes in life of women and children

9. GOVERNMENT PROGRAMS:

9.1.PROMOTION OF INCOME GENERATION ACTIVITIES:

Under Micro credit and Finance, ARD has been providing loans to the target community to enhance their economic conditions by involving women to undertake micro enterprises activities. We have provided 12,00,000/- under micro credit to rear milk animals, goats, petty shops, grocery shops etc. They have been earning a regular income and following prompt repayment.

10. OTHER COMMON PROGRAMS

10.1. CULTURAL PROGRAMMES:



In order to promote the community based cultural team we have formed 3 cultural teams under the banner Samuga Vidiyal Cultural Team. The volunteers from the community have been selected and trained in street theatre and folk arts with the theme on the socio-economic and health aspects of the society. This community based cultural team performed awareness programs in their villages highlighting the problematic situation and ways and means they can overcome the pathetic condition. This financial year, our cultural troupe performed 540 cultural events under various themes at various places to sensitize the target community about their problems,

issues, needs and how to achieve them through their efforts.. These cultural programs have helped to bring about consistent attitudinal and behavioural changes among the target population. We have also promoted a women cultural troupe to highlight various problems and issues affecting women. They are skilled enough to perform programs at District level and State level to sensitize the mass on problems/issues affecting humanity.

10.2. MICRO CREDIT THROUGH BULK LENDING:

ARD has collaborated with Canara Bank to provide micro credit to the skilled women self help groups to undertake various economic development activities. Canara Bank provided Rs.40, 00,000/- as bulk lending to ARD and the amount has been distributed to the deserved groups to enhance their socio economic status by undertaking economic programs. We are able to see the positive changes among the rural women and in their family. They are sincere and prompt in repaying the loan to the bank.

10.3. MICRO CREDIT THROUGH NATIONAL MINORITY COMMISSION:

The National Minority Commission has come forward to support minority women through ARD for their socio economic development for a lowest interest. They have released Rs. 4, 50,000/- that money has been distributed among 10 SHGs of minority women. They are involving in small business and their social mobility has been increased. They are earning a regular income and follow prompt repayment. The economic status of the member's family has been slowly progressing.

10.4. INTRODUCTION OF SMART CARD SYSTEM AMONG THE URBAN BACKWARD SETTLERS:

First time in Tamilnadu ARD has been introducing SMART CARD system among the slum population of Madurai with the main purpose to provide door to door service of banking in collaboration with ICICI Bank. Under this scheme, instead of people go and stand on queues to deposit or withdraw their money, here the service is given on their door steps. More than 3000 accounts are opened and successfully operated. This scheme our target people are given opportunities to save their time and money that are spent unnecessarily.

10.5. CREATION OF EMPLOYMENT OPPORTUNITIES FOR RURAL WOMEN AND YOUTH:



ARD has tied up with MaduraiKamarajUniversity to provide employment opportunities to the educated youth and Self Help Group women belong to rural areas. Under this tie up, this financial year we have sent 400 women and 200 youth for NMR post on daily wages basis. This is a best opportunities for the rural people those who just completed 10th and 12th qualification. The degree holders with computer knowledge are selected for permanent employment because of their sincerity in work. This help to alleviate poverty in their families and stand on their own legs with out depending on others

10.6. CAPACITYBUILDING PROVIDED THIS REPORTING YEAR

- 140 Leadership Training has been given to the village youth and elders for enhancing their leadership for the development of village.
- 70 gender development training organized to SHG representatives for better understanding and perspective of gender development
- 22 Personality development training were conducted for the rural youth.
- 120 male youth and 500 women have been trained under Account and Record keeping.
- 600 male youth and 2000 women have been trained under SHG's roles and responsibilities, rules and regulations, objectives and functioning methods
- 120 women are trained under tailoring and jute bag, toys making, 120 girls are trained under computer and 150 have been capacitated under catering and hotel management.
- 80 women have been trained as community resource persons
- 60 women have been trained under administration skills

11. OTHER ACTIVITIES (CELEBRATIONS/OBSERVATIONS)

11.1. LIKE MINDED NGO MEET:



We have promoted a network of 30 like minded NGOs to get their cooperation and involvement in all the steps taken towards the development of humanity and particularly action against female infanticide. In the regularly organized meetings, we are able to achieve their cooperation and confidence and they have been very supportive while we organize

campaign against global warming, while preparing people to elect well wishers of humanity during parliament and legislative assembly elections, while discussing on action taken for the welfare and development of female children and women and women related issues of their respective areas and discussed on what kind of issues should be highlighted to the knowledge of government under the banner of network and what kind of issues could be handled by individual organization with the moral support of the likeminded NGOs. The future focuses of areas are decided on the following aspects:

- Human rights related issues
- Female infanticide and feticide issues
- Issues related to atrocities done against women
- Issues related to amendments and Masodhas affecting the entire community

The NGOs at their end are performing well in a coordinated basis in crisis situations and extent their support.

11.2. INTERNATIONAL WOMEN'S DAY 2011:

The International women's day every year was jointly observed by Association for Rural Development (ARD) and IKIAM Federation at ARD Premise Meenakshipatty in March. This year nearly 3000 women and men from our target area have participated in the function. The purpose of celebrating the function is to promote solidarity among our target community, encourage women's skills, highlight the potentials of



women and female children to the public and highlight the various activities under taken by ARD towards the development of humanity and how it contribute the development of our nation to the public and government officials.

We invite Government Officials from all Development Departments, Member of Parliament and Member of Legislative Assembly of our constituency, local governing body members such as Chairmen, Union Counselors, Panchayat Presidents and Ward Member and the Media People to participate and facilitate the function.

This effort of us brought about desired results which helped us to get recognition at district level, state level, national level and international level and ISO certification. The officials and media people appreciate our efforts taken towards the development of women and children and our contribution in female infanticide eradication. The welfare schemes provided to the PLHA/CAA and the coconut seedlings and goat schemes for the parent of two female children during the International women's day celebration was much appreciated and welcomed by the government. The cultural performances of the preschool and evening tuition children highlight the female infanticide issues, problems and achievements get the applause of the participants.



11. 3. FEMALE CHILDREN'S DAY:



14th November has been celebrated as children' day everywhere in India and in connection with that ARD encourages female children towards their holistic development and help them to highlight their hidden potentials to the community and also they proved themselves they have more potentials than male children in sports, games, education, co curricular activities, general knowledge and competitive. ARD promoted Evening Tuition Centers by involving volunteers in each of its target

villages to provide supplementary education for the school going children and provided them ground to develop their extra hidden potentials. We have organized village level sports meet in 40 villages where ARD concentrates for female infanticide eradication. ARD involved Women Group, Youth Club, Village committees and IKIAM federation to conduct the Sports meet conducted at village level. The children those who won in the competitions are were called for to participate in the celebration of Children's Day.

Apart from this, the children performed varieties of entertainment programs such as dances and drama that are highlighting the importance of female children's education. The Chief Guests invited for the function appreciated the talents of female children. We invite Government officials to encourage and give away prizes to the winners. We invite Media persons to give a wide coverage to the function and all leading Tamil News papers published the matter. We feel, this is an opportunity to highlight the amount of risk we have taken so far and taking to raise female ratio with community participation. We have collected donations from the philanthropists and village leaders to meet out the expenses. The events brought out good impact among the public.

11. 4. HUMAN RIGHTS DAY:

To sensitize the public and our target community about human rights and particularly the rights of women and children, we celebrated the Human Rights Day every year December 10th. On the day of Human Rights Day, we organized a procession involving women from all of our target villages which was started from Chellampatty towards our Office at P.Meenakshipatty. More than 2000 women participate in the procession held.



They highlighted slogans insisting the importance of women rights and

human rights. After the procession we organize seminar to the leaders of women group inviting Professor Mr. Manikamoorthy from Madurai Kamaraj University from the Department of Human Resource and Development and Mr. Vanaraj from Human Rights Cell. They are asked to highlight the importance activating and utilizing the Law amended for human rights violation and how female infanticide is considered as a violation of human right law “right to live”. The events organized every year helped to create awareness on what is human rights among the public and create intensive knowledge to our target community in the follow up village level meetings. They have started to avail the help of law for their human right related issues.

10.4. CAMPAIGN AGAINST GLOBAL WARMING:

The International Day of Climate Action was observed on October 24th 2010, ARD along with its target community, joined together to raise voice to the public to save the globe from warming. We organized a procession and seminar on 350 concepts which signifies the safe upper limits of carbon dioxide in our atmosphere are highlighted through raising slogans and street plays. We invited resource person from the Department of Ecology, MaduraiKamarajUniversity to give input and emphasis on the need for reducing the impact of carbon dioxide from the globe. The significant role that should be played by the community to reduce global warming was insisted by the resource person in his speech. He also emphasized the future consequences related to global warming. The way he presented the matters has created great impact among the participants and hence they take vow to contribute for a warm free world. As the follow up of the campaign, the 1000 families came forward to grow trees



in their premise and land and the women SHGs came forward to promote action against global warming.

12. RECOGNITION AND AWARDS

12.1. MAHALIR MURASU AWARD 2010:



Mahalir Murasu Award 2010 was provided to ARD staff team for their best contribution in promoting socio economic empowerment of women in Madurai District. The award was handed over to our staff by the former social welfare Minister Mrs. Sarguna Pandian in a function organized at Chennai related to International Women's Day on 10th march 2011.



11.2. THE PEAKS' STAR ACHIEVER AWARD 2010:



The leading magazine the Peaks selected ARD to receive its Star Achiever Award for its outstanding contribution in the educational development of female children and promoting youngsters as income generating people to support their family and themselves. The Award was handed over to our Secretary and executive Director by the Justice of Supreme Court in a function held at German Hall T. Nager- Chennai on 9th October 2010 along with a Gold Medal.

11.3. BEST SERVICE AWARD 2010: The International Tamil Maamantram has celebrated its 5th Conference on Art and Literature at Chinalapatty- Dindigul on 14th and 15th of November 2010. It was a grand function to promote the heritage of Tamil in which ARD was honored for its best service to the humanity with its best service award 2010.



11.4. BHARAT VIBHUSHAN RATAN AWARD-2010:

The Economic and Human Resource Development Association New Delhi has selected ARD for the award Bharat Vibhushan Ratan Award 2010 for its outstanding individual achievement and distinguished services to the Nation. The award was handed

over to our Executive Director by the Former Governor of Andrapradesh in a function held at New Delhi on 16th May, 2011.

12. Future Plan

ARD has planned to undertake the following programs in near future

1. Strengthening of network for PLWHA
2. Strengthening of women's Micro Thrift Society
3. Strengthening of Water shed development program at Kalappanpatty
4. Enhance Agriculture and Animal Husbandry Model Farm cum Research Centre
5. Impart more trainings on Technical Education with the collaboration of Women Development and Government Polytechnic, Madurai
6. Strengthening of NABARD's MAHIMA pilot project
7. Implementation of Central Government's Science and Technology project
8. Strengthening of Networking with like minded NGOs to find solutions for women related issues.
9. Strengthening IKKIAM federation qualitatively and quantitatively
10. Intensifying activities at Ramnad and Theni District
11. Running of Home Care Center for PLHA and their children
12. Strengthening of Farmers Club activities in promoting flower market at Uthappanaikanoor
13. Promoting Joint Liability Groups for small and marginal farmers