

## **ANNUAL REPORT FOR THE YEAR 2012-2013**

**ASSOCIATION FOR RURAL DEVELOPMENT (ARD)  
2/127, ARD NAGAR, P.MEENAKSHIPATTY, KARUMATHUR POST, THENI MAIN  
ROAD, MADURAI - 625 514**

### **1. THE ORGANISATION**

Association for Rural Development (ARD) is a non-governmental organization was initiated by a group educated unemployed youth registered under the Tamilnadu Societies Registration Act 1975 during the year 1985. With the vision “**Empower the Poor and Marginalized – Transform Society**” it was plunged into action 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.

### **2. THE LOCATION**

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 Gnanaolipuram in Madurai city of Madurai District, Annai Indira Nagar (Karuthamalaipatti) in Theni District, Ramanathapuram and Rameswaram in Ramanathapuram District.

ARD is working in 3 Districts, 19 Blocks and 614 villages and 148 wards in Madurai city slum area and it covers a total population of 25, 14,240. The area of operation is the most backward and drought prone 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.

### **3. THE PEOPLE**

The people are mainly involving in agriculture but agriculture is in 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 backward 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 especially prone to 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 934 females per 1000 males. The population covered includes especially from the weaker section of the society and includes landless labour, marginalized women and children, small and marginal farmers, and also those indulging in high risk sexual behaviour such as women in prostitution (WIP), Eunuchs, truckers and helpers, people living with STD/HIV/AIDS and Children infected and affected with HIV/AIDS and orphaned children, physically challenged people.

#### **4. PROGRAMS AT MADURAI DISTRICT**

##### **4.1. Eradication of Female Infanticide Programmes:**

Female children are considered as expensive because of the rituals followed from birth to death and the marriage expenses related to women. Irrespective of their threefold burden in the family which could be valued more than the earning of men, they are denied of the right to born and the rights to live in some particular parts of Tamilnadu hence the



female children has been undergoing the evil practice of female infanticide and feticide. Usilampatty Taluk was 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 were 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 17 years with the support of Andheri Hilfe Germany.

ARD has been concentrating at 180 villages of female infanticide prone areas of 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 target community by highlighting the potentials of female children through cultural performances, preschool education, evening tuition centers, children' parliament and technical education and proved that female children are more potential than male children in education, extracurricular

and co curricular activities, sharing of family responsibilities, supplementing family income and give respect and affection to their parents.

We have formed parents association, women groups, youth clubs and village committees, village administrative committees; panchayat level federations, block level federations and the community based organizations were motivated and facilitated through trainings to bring out positive attitude towards the girl children and accepting the female children. The new born female babies and their parents are being monitored closely by the health committees in each village and counseled to accept any children born and nurture the girl child. Now the birth of a female child in a family is being celebrated by the entire villagers. As an encouragement mode the families, those who have given birth to two female children, were provided with two coconut saplings and three goats for income generation purpose.

Apart from these, peoples' organizations promoted at grass root level were motivated as instrumental for transforming the community and act as catalyst for social change. The promotion of economic activities through SHG helped the members to earn a regular income and stand on their own without depending other. Making the target community to participate in each and every level of project implementation has reaped the maximum benefit for the project i.e. we are able to control the crucial practice of female infanticide and feticide in our target villages. 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 feticide also to address the issues affecting women for a permanent solution. We have been concentrating on 180 villages for the purpose of female



infanticide eradication, out of which we are able to completely eradicate the practice in 110 villages and now we are striving hard our better to eradicate the practice in the remaining 70 villages. During this financial year, we are able to save more than 674 female children from the practice of feticide and infanticide with community participation.

## 4.2. Sustainable Agriculture Development and Animal Husbandry- Model Farm:



With the basic intention to stop the migration of the small and marginal farmers, to control their cultivate lands to become barren, to prove to earn a regular income through traditional organic integrated agricultural practices even from a barren land, to free them from the clutches of money lenders who swallow their property if they fail to repay in time due to monsoon failure, and above all to train the small and marginal farmers on improved agriculture practices to increase their income from agriculture and animal husbandry practices and by improving their income eradicate the practice of female infanticide, we created the model farm in two acres of years together neglected barren land at Kandai Village in Thirumangalam Taluk.

It was promoted as Training cum Research Center on Agriculture and Animal Husbandry and Model Farm. By organizing the small and marginal farmers under farmers clubs and self help groups, we helped them to avail bank loans for nominal rate of interest which helped them to implement the skills they have learned through the trainings into practice. The integrated agriculture and animal husbandry practices brought about a drastic change in their socio economic conditions and free from the clutches of money lenders and own their own property. This also enabled the migrated farmers to return to their native and involve in agriculture and animal husbandry improved practices. The details of training given during this financial year and the number of beneficiaries are tabulated below.



### 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	90	154	244	90	154	244
2.	Wasteland Development	120	85	205	120	85	205
3.	Watershed Management	80	75	155	80	75	155
4.	Organic Manure (Nature Compost Making Coir Compost, vermin compost)	250	300	550	198	240	438
5.	Promotion of Kitchen garden and backyard poultry.	-	180	180	-	180	180
6.	Training on integrated farming	65	62	127	46	43	89
7.	Coconut cultivation and Horticulture	60	60	120	35	28	63
8.	Herbal Tonic & Organic pesticides	120	170	290	120	170	290
9.	Renewable Energy	40	40	80	28	32	60
10.	Inter cropping and vegetable cultivation	120	50	170	112	48	160

11.	Other income generation activity	-	420	420	-	418	418
12.	Trip Irrigation	340	180	520	240	30	270
13.	Mushroom Cultivation	30	30	60	18	28	46
14.	Cradle goat Rearing	30	30	60	20	18	38
<b>Total</b>		<b>1345</b>	<b>1836</b>	<b>3181</b>	<b>1107</b>	<b>1549</b>	<b>2656</b>

### 4.5. Care and Support to People Living with HIV/AIDS:



ARD, during its intervention program among the slum population, has identified nearly 772 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, this year also ARD selected 60 elders and 30 children those who are driven to the extent of their life. They have been provided with counseling, routine medical checkup, 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 240 more elders and 120 children were provided with care and support including this year target.

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, 155 PLHAs benefited through this interest free loan.



#### **4.6. Establishment of Home Care cum Vocational Training Center 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. Along with their financial support, the hike of price in construction materials and labour costs were met out by mobilizing local donations and man power of our target community. The construction of the building was successfully completed. The building is properly functioning now with various activities for people living with HIV/AIDS,



training for the children infected and affected by HIV/AIDS, and people in terminal stage. Sai Premadhara Home for orphaned children and street children are functioning in this building only.

#### **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 467 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 120 children have been taken to picnic to the nearby dam and other important historical places in nearby towns. 220 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 180 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 Centres	No. of students		Total
				Male	Female	
1.	Usilampatti	17	80	1560	1582	3142
2.	Chellampatti	23	85	1643	1732	3375
3.	Thirumangalam	9	30	572	696	1268
4.	Thirupparankundram	6	37	580	650	1230
5.	Sedapatty	6	48	648	674	1322
<b>Total</b>		<b>61</b>	<b>280</b>	<b>5003</b>	<b>5334</b>	<b>10337</b>

#### 4.11. Awareness Creation on Health and Nutrition among Rural Adolescent Girls:

The agency Sight and Life came forward to create awareness among the rural adolescent girls about health and nutrition. It has been found very vulnerable in the health of rural adolescent girls because of the absence of nutritious intake of foods as well as their ignorance on personal hygiene and menstrual hygiene. Many health complications have been found among the girls



that lead to mal nutrition, anemia, and reproductive tract infections. To put an end to the declining ratio of adolescent girls due to such diseases, ARD has been creating awareness programs, medical checkup, and nutrition demo within the locally available ingredients. The awareness creation campaign helped us to reach more than 4000 school going rural adolescent girls through 29 schools. We got the cooperation of the teachers and parents for the follow up of the children. Hence we are able to find considerable changes in the health condition of the adolescent girls.

## 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 LOAN	
					No.of SHG s	Amt.
2010-2011	2014	35976	266949840	266940000	120	18000000

NABARD LOAN		SGSJY LOAN		Economic Activity		IASC LOAN	
No.of SHG's	Amt.	No.of SHGs	Amt.	No.of SHGs	Amt.	No.of SHGs	Amt.
50	3000000	450	90050000	186	74400000	75	7500000

## 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. 632 members are credit linked with other Bank Sources and the remaining 101 member get credit linkage from their own SHGs and all the 1000 members have become micro entrepreneurs by involving in a regular income generation activity. They are motivated towards their economic sustainability.

We ensure the changes in their socio economic by close monitoring. We could find the change in their life style, food pattern, dressing sense, education of their children among those who committed in their entrepreneurship. Nearly 240 members got second loan for the further development of the activities.



### **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 Panchayats in Chellampatti Block of Usilampatti Taluk in Madurai District. The total area of land is 1130 Hectares. We have completed the Pre Capacity Building 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 Capacity Building 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, 80,000 in square meter land's jungle was cleared, 14,000 cubic meter field bund has been raised, 5760 Horticulture seedlings and 3300 Agro forestry seedlings were provided, 2 percolation ponds were desolated, 13 Farm ponds were dug, 1 check dam worth to Rs.72,000/- was constructed. Trainings on Goat Rearing, Milk Animal, Poultry, Honey Bee Keeping, Vermin Compost, Mushroom Cultivation, drip irrigation were given under Livelihood promotion activity for landless labors. They are provided with Rs. 3, 50,000/- to promote livelihood activities. A total of 400 farmers and 250 landless people have benefited under full implementation phase.

Steps have been taken to form Federation for women in Sindhupatty Watershed area to speed up socio economic activities for the entire target community to ensure their economic sustainability by developing their agriculture and allied activities. Bye law and Memorandum were finalized and that was given for registration to register under Tamilnadu Societies Registration Act. Once the Sindhupatty Watershed Women Federation get legal approval, this Federation will function independently under the guidance of ARD.



**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 Capacity Building phase with the community contribution and involvement 2 percolation ponds were desolated. The manual work of the target community is worth to Rs.1, 40,000/-.

Under Capacity Building phase 7000 in square meter land's jungle was cleared and the owners of the land were provided with 2200 seedlings to promote Horticulture and 2000 seedlings were provided to promote Agro forestry. 70 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 7500 cubic meter field bund were raised and 12 farm ponds were dug. Under these Capacity Building phase 45 farmers got benefit at a worth of Rs.11,50,000/-

Final report of the capacity building phase was submitted to funding authorities and proposal for full implementation phase also was prepared after undergoing the need assessment survey among the Kalappanpatty Watershed Area farmers by involving experienced team.



#### **5.4. 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.

Thirumangalam and Chellampatty union Rural Marts are now independently implementing the Rural Marts. They are also participating in the exhibitions organized by government and private authorities to promote sales.

### 5.5. Farmers club Promotion Jasmine Flower Cultivators:



With the financial support and guidance of NABARD, ARD has promoted 34 farmers clubs in Usilampatty Block especially for Jasmine flower growers in Uthappanaikanoor cluster with the main purpose to help them to come out of the clutches of middlemen by whom they lose more than 50% of their earning through various

loopholes. Since we are aware that Madurai Malli is famous through out the world because 60% of the Jasmine flowers are cultivated in Uthappanaikanoor belt is exported.

They have been provided with capacity building sessions and trainings to realize the exploitation and how to proceed further with and also given trainings for additional income generation activities. Every year we organized two meet with experts for the farmers' club members to enhance their jasmine production. Trip irrigation and Vermin Compost making was highlighted to then through one day training program by inviting experts. They are also guided to get the benefit of the government related to this. Nearly 84 farmers availed subsidy to put trip irrigation and 32 farmers in a simple manner involved in vermin compost making.

The main and foremost highlight of the farmers' club is that they are formed under the banner Usilampatty Jasmine Growers' Federation and was registered under Tamilnadu Societies Registration Act. The Federation was guided to get a land for marketing the flower (instead of going to the market, the buyers have to come and collect the flowers from their place which will save their time and get good price for their product). By negotiating with the District Collector they are able to get a land in the name of Federation. The registration process has to e completed.

They are also talking with the scent company to sell their flowers directly to the scent company by avoiding the middlemen for good price even during the period of high yielding.



### **5.6. Integrated MEDP on Sanitary Napkin Production with handholding Facilities:**



With the financial support of NABARD, ARD has organized training on sanitary napkin production altogether for 150 rural women under 5 batches based on the increasing trend of sanitary napkin usage among rural people and demand. The training was organized with 100% practical exposure to the participants with the main purpose to gain full and complete knowledge on the production procedures so that they could able to start their own units towards their socio economic development and sustainability. During the training program, most of the government and bank high officials were invited either in the inaugural function or in the valedictory function with the main purpose to get their cooperation in availing bank loans and marketing tie up when they start the production units. The successful completion of the program has resulted into the emerging of 15 sanitary napkin production units. Steps have been taken to avail bank loan, avail quality manufacturing machines and raw materials, proper place to start the units, search for marketing let outs etc. It has been decided to give a common name and wrapper for the product and the name was selected as SUGAM in consultation with AGM NABARD and the designing for the wrapper will be finalized soon. All the preparatory works were done and we have been waiting for the sanctioning of loans to start the units.



### **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 of mushroom seeds, a seed production unit has 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, 40 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 40 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 man power 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. Trade Related Entrepreneurship Assistance And Development (TRAED):**



To promote trade related micro entrepreneurship activities among rural women, Ministry of Micro, Small and medium Enterprises, Government of India came forward to train self help group women on micro enterprises. ARD has collaborated with Canara Bank to provide micro credit to the skilled women self help groups to undertake various micro enterprise development activities. ARD had been distributed the credit availed from Canara Bank to the deserved groups to enhance their socio economic status by undertaking micro enterprises We could observe considerable changes in their socio economic status and life style.

### **5.10. Relief to Poor:**

Under Government of India's Policy "relief to poor" ARD has tied up with National Bank of Finance Service Ltd (NABFINS) and ICICI Bank providing micro credit to the rural poor to relief them from poverty by making them to undertake economic development activities with the main purpose to alleviate their poverty, education to their children, live a dignified life without depending others. 315 self help groups through NABFINS and 50 self help groups through ICICI Bank availed loan for various agriculture and animal husbandry based activities. Nearly 5110 women have been benefitted through this activity. We have been considerable positive changes in their life and their contribution to the economic development of our nation.





### **5.11. Creation of Employment Opportunities for Rural Women and Youth:**

ARD has tied up with Madurai Kamaraj University 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 420 women and 300 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



## **6. RAMANATHAURAM DISTRICT**

### **6.1. Non Formal Education (NFE) and Evening Tuition in Rameswaram Island:**

There are 2 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 50 children only 37 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 agency 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 sand on their own legs without expecting others. The program is successfully progressing towards the right direction.

Apart from this training program, a production for the young girls has started to promote income for their livelihood and to promote their economic sustainability under the banner women cooperative. This program is a boon for the girls who were trafficked. Now the girls are mentally strong to against any kind of atrocities done against them.



### **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:**



90 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 180 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. They are also provided opportunities to participate in the sales Mela and Exhibitions organized by government in different parts of Tamilnadu.

ARD also provides Nursing training to the female youth under Sethu Samuthram Coastal Development Project to those who completed school education and are unable to go for higher education due to their poor economic background. So far we have trained 30 girls and are tied up with hospitals for employment opportunities.

ARD is functioning as a District 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 program.

## **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 District Resource Person for Training and 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. Three follow up trainings were provided to lead the program towards the right direction and to guide them to overcome the problems they are facing with during the implementation of the program. As a result, out of the 907 high risk population targeted, we have reached 854 population and among them 558 members have under gone ICTC testing and among the 558, 335 members have undergone STI testing. Out of the 5956 vulnerable population identified, 3048 population have undergone ICTC testing and among the 3048, 206 members have under gone STI testing. Out of the 4218 bridge population identified, 1249 population have underwent ICTC testing. So far, 2653 volunteers were trained from the target villages, 97 Red Ribbon Clubs were formed, and 100 Village Health Committees were promoted to support our link workers in their intervention activities. RRCs of the villages themselves have organized 27 events to create awareness among the villages. Apart from these, we have also promoted 118 condom outlets, 114 village information centers and have established 100 village information boards in the 100 target villages. In addition to these, 549 groups meetings were organized among women self help groups, youth clubs and NRG to sensitize them about the consequences of HIV/AIDS and to undertake safety measures to stay away from contracting with HIV/AIDS. We also conducted 9 advocacy meetings among the health care providers and district officials to avail their support and cooperation in our venture. Above all, we have identified 19 HIV positive people and they are referred for proper treatment.

### **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, 20 artisans are provided with skill development training on Palm Leaf Craft and 20 artisans were provided with skill development training in Sea Shell Craft for 4 months duration with Rs.1500/- stipend for every month to each artisan. At the end of the program, all

the artisans were provided with Rs.6000/- as wage compensation along with Rs.1000/- worth of tools to continue their activity in each craft. They were advised to invest the money to purchase raw materials to start their own production instead of going for bank loan since the investment needed is very low for this activity unless they go for bulk orders.



As we directed, the artisans are yearning a very good income to lead their family. The program is really a boon to the artisans to come up from their low socio economic status. They have participated in 11 sales mela during this year.

## **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 60 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. 22 groups were credit linked with banks for their economic development.

## **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 10, 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 Programs:



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 650 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.

### 10.5. Capacity Building Provided This Reporting Year

- 160 Leadership Training has been given to the village youth and elders for enhancing their leadership for the development of village.
- 60 gender development training organized to SHG representatives for better understanding and perspective of gender development
- 25 Personality development training were conducted for the rural youth.
- 80 male youth and 620 women have been trained under Account and Record keeping.
- 140 male youth and 2218 women have been trained under SHG's roles and responsibilities, rules and regulations, objectives and functioning methods
- 140 women are trained under tailoring and jute bag, toys making, 110 girls are trained under computer and 40 have been capacitated under catering and hotel management.
- 60 women have been trained as community resource persons
- 160 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 likeminded 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 2012:



ARD celebrated International Women's on 10<sup>th</sup> March 2011 with the main focus to highlight the skills and potentials of women at various level. The women proved their selves that if opportunities are given they will achieve anything. We organized competitions at block level on street play, speech, singing, Rangoli, folk dance etc. Women have participated enthusiastically with the aim to win the prizes. Really it was a wonderful moment for the women. In the public meeting held on the day, more than 2000 women have participated. The winners were recognized with prizes through the VIPs participated in the function. We got wide media coverage which helped us to highlight our activities to the public



and to the government officials. As a follow up and encourage the women, the winners are referred to state level competition organized by Women Development Corporation.

### 11.3. Children's Day Celebration:

In connection with Children's Day, we have planned to focus the hidden potentials of female children those who are saved from the practice of infanticide. As a first step we organized village level competitions on sports and games for both the



boys and girls from our target area's evening tuition centers and the winners were recognized at village level by inviting the local leaders to give away the prizes. The second level competition for the girls who won in various sports and games at village level are invited to participate in the sports meet conducted at ARD premise. MLA, Chairman, Inspector and other government officials were invited to participate and encourage the children. 700 female children, the final



winners from our target villages have participated in the sports meet. The final competition was held for the children in front of the VIPs and the winners are awarded with prizes. We received wide media publicity and got the applause of the officials for our efforts to save the life of female children and extending our support for their over all development.

### 11.4. Action Against Global Warming:



A one day seminar and procession were organized among our target community against global warming highlighting the importance of environment protection and their roles and responsibilities in protecting the environment. Nearly 500 women and children have participated in the program. During the seminar, the participant took vow on increasing the growth of trees and plantation of new seedlings. The day itself we supplied 500 seedlings for immediate action. As the follow up action, the women group leaders and IKKIAM leaders are closely monitoring the growth of the trees.

### **11.5. 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 10<sup>th</sup>. On the day of Human Rights Day, we organized one day seminar in which 250 leaders have participated. The resource persons are asked to highlight the importance of 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. The women leaders are very supportive to protect the female children and take action against atrocities done to women.

### **11.6. Producing Documentary Film On Female Infanticide:**

C.R. Creations made a documentary film on female infanticide under the banner “She”. The Director Baby Mathews has visited our organization expressing his willingness to shoot a documentary film regarding female infanticide. He discussed the theme with our secretary and staff team to process the story and also fix the location. He provided opportunity to few of our IKKIAM federation members and staff in the film. Our vehicle and Model Farm also was utilized as location. Our cultural coordinator K. Pazhanivel was given the opportunity to write the dialogue in Tamil, Our youth club member Mr. Jeyakumar was worked as assistant director, our driver Karnan acted as Police Inspector, our IKKIAM Federation Member acted the role of Thai killing the female infants and so on. The film was made in Malayalam, Tamil, Telugu and Kannada. The film was screened at national level and got best documentary film award for its educational implication.

## **12. RECOGNITION AND AWARDS**

### **12.1. International Intellectual Development Award:**

Our contribution towards the eradication of female infanticide and for the integrated development of women in our target area has got recognition at district level, state level, national level and international level. The Global Achievers Foundation recently selected the Secretary of ARD for the international awards International Intellectual Development Award from Thailand for his contribution for rural people’s integration and development.

### 12.2. Glory Of India Award:

Association for Rural Development achieved Glory of India Award from London for ARD's outstanding contribution in its respective field towards the Nation and worldwide.

### 12.3. Ugyog Vibhushan Ratan Award:

Indian Organization for Commerce and Industry has presented Udyog Vibhushan Ratan Award from New Delhi for promoting lot of employment opportunities to rural youth sector.



### 12.4. Vishva Jothi Award:

The National Integrity Cultural Academy and the Peaks magazine jointly selected ARD for its integrated service towards the holistic development of rural people in Madurai District and provided Vishva Jothi Award in its 43<sup>rd</sup> annual day function at Chennai.



### 12.5. Mother Therasa Award:

Shree Atchayam Seva Trust of Madurai selected ARD's executive Director for the Mother Therasa Award in the function they have held at Madurai to honour the best achievers in various field. The award was given to our executive Director for her dedicated service in saving the life of thousands of female children from the clutches of female infanticide in Usilampatty Taluk.



### 12.6. Raja Kalaignan Award:

The Thamizhaga Panpaattu Kazhagam of Trichy has selected our Secretary for Raja Kalaignan Award for ARD's service towards empowering women and its service to people living with HIV/AIDS. In a grand function organized in Trichy, the award was given to our secretary before government officials and thousands of participants.



## **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
14. Availing bulk lending from NABARD's finance society for the socio economic development of ARD's target community
15. Avail NABARD's Umbrella Project for the development Sindhupatty watershed development areas.
16. Expanding the technical education among the target community.