

**RURAL WOMEN'S DEVELOPMENT SOCIETY**  
**R.W.D.S**

**Project Report**

**PROJECT TITLE : - Socio Economic Empowerment of Dalit  
Women in Tiruvannamalai District**

**PERIOD:- 1.10.2014 to 31.12.2015**

**NO.1 New Muslim Street, Polur Road  
Tiruvannamalai – 606 601  
Tamil Nadu**

# **Report of the project of** **Socio Economic Empowerment of Dalit Women in** **Tiruvannamalai District**

**Reporting organization: Rural Women's Development Society**  
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Project Title :- Socio Economic Empowerment of Dalit Women in  
Tiruvannamalai District

## **Introduction:**

RWDS initiated the project of Socio Economic Empowerment of Dalit Women in Tiruvannamalai District with the support of Stop Poverty. The project is being implemented in 20 villages covering 21 SHGs in 16 panchayats, 2 blocks (Pudhupalayam and Kalasapakkam) and 2 Taluks (Kalasapakkam and Chengam) in Tiruvannamalai district.

The groups have been selected based on the facts that they belong to the most underprivileged and subjugated community of dalits who are victims of poverty, starvation, malnutrition and other related issues.

The project aims to enhance their economic status and thereby to enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. This report is a consolidation of activities carried out during the 15 months covering a period from October 2014 to December – 2015.

## **Activities carried out:**

### **1. Capacity Building**

300 women from 21 Self Help groups were short listed to participate in the capacity building programmes. The 300 women were divided into 2 clusters of 150 women each. Each cluster was entrusted to a trainer. Ms. Saraswathi and Mr. Muniyappan Ms. Glory Vijaya kumar were the training facilitators.

The participants were given training on 5 modules. Each module of training was for two days of duration.

The modules were:

1. Introduction to the project and the need for SHGs
2. Importance of maintaining different records and documents
3. Group loans, Finance management and sustainability of groups
4. Importance of education for girl children, Health, Environment and social security schemes
5. Economic empowerment and Marketing

The trainings gave the participants an insight into what sort of viable economic venture they can prefer in the local context. It gave them clarity on marketing and different opportunities in marketing. Further clarification on importance of girl children education and for gender equality was obtained. Above all the training was useful for them to update information on various types of records to be maintained and about the modules of obtaining and reimbursing loans.

Capacities of Dalit women built to manage their SHGs in a more systematic, scientific and responsible manner and their entrepreneurial skills of women increased.

The trainings were given on the following dates:

25.10.2014, 26.10.2014, 29.10.2014, 31.10.2014, 01.11.2014, 02.11.2014, 05.11.2014, 06.11.2014, 19.11.2014, 20.11.2014, 22.11.2014, 23.11.2014, 26.11.2014, 29.11.2014, 30.11.2014, 03.12.2014, 04.12.2014, 07.12.2014, 10.12.2014, 11.12.2014, 13.12.2014 Review meeting 07.02.2015 and 28.3.2015

## **Distribution of Revolving Fund for Economic Development of SHGs**

Beneficiaries were identified basing on the criteria that they are Dalit women who are poor and oppressed, women below poverty line, landless women, women who are widows, destitute and single women.

A separate account was opened for the purpose of the project in the name of each SHG women. 21 accounts were opened at I.O.B bank Kanji in the month of January 2015. Beneficiaries were identified and support money was paid by way of cheque payment. The group members in their respective groups decided on the first batch of beneficiaries.

7 beneficiaries per group were identified by the respective groups. Thus a total of 146 beneficiaries were selected in the first batch. Among them 13 are widows, 3 are destitute and the rest of the 130 are below poverty line women. The mode of utilization of the loan amount was left to the beneficiaries. Each one could choose the venture of her own. From each group two women each opted to purchase cows. These beneficiaries were given Rs.5000/- each and the others were given Rs.3000/- each. Since the cost of cows is very high those opted to buy cows were given Rs.5000/- each. These beneficiaries contributed the balance money required to buy cows.

42 women received Rs.5000/- each and 104 women received Rs.3000/- each at the first batch of beneficiaries. Those who received Rs. 3000/- each invested the money for other entrepreneurs.

Up to March 2015, these 146 beneficiaries benefited through direct loans with money received from Stop Poverty. Agreement was entered into with each group by way of adhering to legal compliance. Another set of 43 beneficiaries were paid direct loans with the second installment money received from Stop Poverty. Thus up to December 2015 a total of 189 beneficiaries benefited from the direct money received from the Stop poverty.

As per the resolutions of the respective groups the loan beneficiaries have to reimburse the loans in 10 installments and the repayment would start in a month's time from the receipt of the loan. Each group is responsible for ensuring the reimbursement. Every month each beneficiary has to reimburse either Rs.330/ or Rs.550/-, in proportionate to the quantum of loan borrowed. The reimbursement started from the second month of receipt of the loan amount. Reimbursement was paid to the respective groups and from the reimbursement money additional beneficiaries were supported.

Till the month of December 2015, from the reimbursed loan amount 106 beneficiaries were paid loans. The money reimbursed is being revolved among the respective group. Thus up to the month of December 2015, till the reporting period a total number of 295 beneficiaries have benefited.

Out of the total 295 beneficiaries that have received loans 146 beneficiaries have completed repayment of loans and others are continuing the repayment of loans. From the repaid money beneficiaries who have completed repayment will be given second round of loans.

The following are the different ventures for which they have invested the loans.

	<b>Utilization of loan</b>	<b>No of Beneficiaries</b>
1	Cow	132
2	Goat	45
3	Hiring Awning Luggage materials	01
4	Tailoring Machine	28
5	Petty shop	28
6	Rice sale	03
7	Cell phone Shop	01
8	Provender shop	01
9	Firewood Merchant	02
10	Rice Flour Merchant	04
11	Cleaning Items	01
12	Garland Flower Merchant	02
13	Peanut Oil	01
14	Fruit & Vegetable Merchant	01
15	Milk Sales	01
16	Clothes Cut Piece	05
17	Chicken Shop	01
18	Tiffin Shop	03

19	Flirty Business	01
20	Flour Mill Things	01
21	Centering Things	01
22	Spray pump	01
23	Paint Shop	02
24	Pork Sales	02
25	Coconut Leaf Knitting	09
26	Fruit Stall	03
27	Bangles Shop	02
28	Plant Sales	01
29	Saree Sales	01
30	Vegetables Sales	03
31	Rabbit Sales	01
32	Mobile Recharge	01
33	Shoe Shop	01
34	Wooden Workshop	01
35	Tea shop	06
	<b>Total</b>	<b>295</b>

## Monitoring and Coordination

The Director ensures the overall coordination of the programme. One accountant and 2 programme coordinators regularly support the groups. The coordinators convene regular meetings for the groups once in every fortnight. They make use of the avenue to share information on health and rights of children and women, schemes and other information. They plan actions for addressing problems and plan further activities. They act as liaison with the bank and the groups, groups and the organization. They verify the records, make

suggestions for rectification and help the groups to function better. Monthly review meetings are planned for the beneficiaries and regular meetings are being held till now after disbursement of loans.

In the first week of every month consolidation of the previous month's activities is done. The Director also periodically visits the field, meet the SHGs and interact with the members.

## **2. SHG review meetings :-**

The functioning of the groups is being assessed in the review meetings. Resolution notes are being perused and suggestions are made for improvement if required. Records are perused. Review meetings were held on 03-4-2015, 04-05-2015, 06-06-2015, 05-11-2015 and on 29-12-2015.

## **3. Field Visit by other organization representatives :-**

Ms. Mary Glory from SCINDeA visited the groups and assessed the functioning of the groups. On 14-5-2015 she interacted with 9 groups and again on 24-5-2015 interacted with five group members. On 8-7-2015 Dr. Sheila Benjamin along with the financial officer Mr. Arumugam & Accountant Mr. Karunanithi from SCINDeA visited and interacted with the implementing team. They interacted with the staff, evolved plans and gave suggestions.

## **4. Mid Term Assessment:-**

On 14-5-2015 Dr. Sheila Benjamin from SCINDeA & Mr. Pradeep from Stop Poverty paid visit and had discussion with the representatives of the 21 groups in the morning. In the afternoon they visited the villages Kallaraipady and Masher. On 15-5-2015, the team visited Kanji and Melpalur and assessed the function of the SHGs. On 16-5-2015 the team visited Alliyanthal and Ponai Olaipady villages and interacted with SHG members. On 17-5-2015 the team visited the implementing team and shared the feedback.

## **5. Evaluation by Stop Poverty:-**

The team from stop poverty comprising of Ms. Irene and Mr. Jim, Dr. Sheila Benjamin and Mr. Pradeep visited the groups for evaluation from 05-10-2015 to 8-10-2015. They visited the groups and assessed the progress of the economic activities undertaken by them at the villages of Kanchi, Melpalur, Alliyanthal, Panai Olaipady and Gangampattu. On the first day in the morning the team had a briefing at the training center and in the afternoon the team visited the villages Kanchi and Mel Palur and interacted with the beneficiaries. On the second day on the 6<sup>th</sup> October 2015, in the morning the team visited the villages Panai Olaipady and Alliyanthal and had interaction with the beneficiaries. In the afternoon the team met the implementing team at the training center and discussed about the future plan. On the third day, i.e. on the 7<sup>th</sup> October 2015, the visited

Gangampattu village and interacted with the beneficiaries. In the afternoon the team had an interaction with local milk vendors. The final day was for debriefing and for sharing plans. The evaluators gave feedback and suggestions for taking the project ahead more efficiently.

## **6. Training on Marketing and Business Management :-**

Two days training was organized for enhancing the capacity on Marketing and Business Management. The training was held on 27-11-2015 and 28-11-2015. Ms. Glory Vijayakumar facilitated the training. She Shared a Model plan Based on the Milk Production and Sale .

The trainer shared knowledge on the following :-

- Small entrepreneurship
- Business –A Perspective - What is business  
What is rural business  
Who are Small Business man
- scope of Small Business
- Who are rural Business men – Procedure
- Success of Small Business
- How to Plan Small Business - Plan for initiating Small Business
- Expenses – Investment
- Income – Direct income & Indirect Income e.g ( Coconut- Leaves, coir, Cow- Cow dung)
- Business Assessment
- Total Profit
- Language used in Small Business

## **Concluding note**

RWDS initiated the project of Socio Economic Empowerment of Dalit Women in Tiruvannamalai District with the support of Stop Poverty aiming to enhance the economic status and thereby enhancing the equality of status of Dalit women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. Though it is too early to make note of the progress towards achieving this at this juncture RWDS can proudly say that there is improvement at the level of income for the women beneficiaries. They are able to get better meals for their family members and are able to provide education for their girl children. This is one positive indicator that RWDS will achieve the set forth aim in the long run.



## Case studies



### **Case Study – 1**

Amsa W/o Venkatachalam  
Pillaiyarkoil Street, Karapattu Village  
Chengam Taluk, Tiruvannamalai District- 606702

I am Amsa resident of Karapattu village. I hail from a very poor family. I am married and we have three sons through our matrimonial life. We eke out our living by working as coolie labor. As our work has been very seasonal we find very difficult to take care of the financial needs of the family. I am a member of Vaigai group. While so I got an opportunity to participate in the training organized by RWDS. After the training I was given a support money of Rs.3000/- . I invested the money for buying bangles and started selling the bangles in the villages since the women and girls in the villages are attracted to use bangles. It is a customary practice that all girls use bangles. I am able to earn Rs. 150 to 200 per day. This is only the profit. During the festivals theore. This additional income has been very helpful for having proper meals in our family. Earlier I used to starve on most days. I am thankful to Stop Poverty and RWDS for helping our family.



### **Case Study – 2**

Revathy W/o Kumar  
Annai Velankanni Nagar Village, Alathur Post,  
Chengam Taluk, Tiruvannamalai District- 606702

My name is Revathy. I am married to Kumar from Annai Velankanni Nagar Village. We have two girl children. We work as agriculture coolie workers since we do not own any land. I am a member of Roja Mahalir group. I got Rs.3000/- With the money I started the small business of mobile recharging. This business was new for me however slowly I learnt it and I am able to earn Rs.150 to 250 per as my income from this. I am using a small part of the income for the family. The balance amount I am saving in the postal saving account. We are able to have three meals a day. I am thankful to Stop Poverty and RWDS for helping our family.

### **Case Study - 3**

Saratha W/o Raju  
Oranthavady Village, Alathur Post,  
Chengam Taluk, Tiruvannamalai District- 606702

I am Saratha W/o Raju. I am from Oranthavdy village. We are Poor daily wage earners. As our work has been very seasonal we find very difficult to take care of the financial needs of the family. We have two children to take care off. With much difficulty we have been able to send our children to school. I got an opportunity to participate in the training organized by RWDS. Being a member of Snehidhi Mahalir Group helped me to get support money of Rs.3000/- from the sum supported by Stop Poverty. I had a saving of Rs.2000/- I put the money and invested the money for buying a tailoring machine. I knew tailoring and hence started to stitch blouses and other clothes. I am able to earn Rs. 150 to 200 per day. During the festivals this income increases. This additional income has been very helpful for having proper meals and for the education of our children. I am thankful to Stop Poverty and RWDS for helping our family.

### **Case Study - 4**

Fathima W/o Anthony  
Annai Velankanni Nagar Village, Alathur Post,  
Chengam Taluk, Tiruvannamalai District- 606702

I am Fathima. I am married to Mr. Anthony of Annai Velankanni Nagar. We have two girl children. We work as agriculture coolie workers since we do not own any land. I am a member of Mahalir group. From our group I got an opportunity to participate in the training organized by RWDS on behalf of Stop Poverty. From the Stop Poverty supported money to our group I got Rs.5000/- Along with the money I also invested my savings and purchased a milch cow. I took care of the cow well and the result started to show in. I am getting about 4 liters of milk. I am selling the milk and also am using a small portion of the milk for my children. I am able to earn around Rs.3000/- per month. I am using the money for the family needs and for the education of our children. We are thankful to Stop Poverty and RWDS for helping our family.

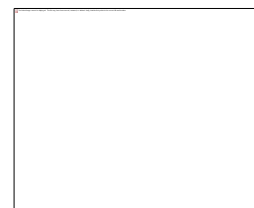
## Case Study -5

Amirtham W/o Muniyammal  
Pillaiyarkoil Stret, Pudhupattu Village,  
Pudhupattu Post, Chengam Taluk, Tiruvannamalai District- 606702



I am Amirtham W/o Muniyammal from Pudhupattu village. I hail from a very poor family. We eke out our living by working as coolie labor. I participated in the training organized by RWDS under the economic support scheme of Stop Poverty.

I am a member of Ambedkar Mahalir self help group. From the Stop Poverty supported money to our group I got Rs.5000/- Along with the money I also invested my savings and purchased a milch cow. I grace the cow and as a result of the same, I am getting about 4 liters of milk. I am selling the milk and also am using a small portion of the milk for my children. I am able to earn around Rs.3000/- per month. I am using the money for the family needs and for the education of our children. We are thankful to Stop Poverty and RWDS for helping our family.



## Case Study - 6

Rajathi W/o Chakkarai  
Pillaiyarkoil Stret, Nagapady Village,  
Pudhupalayam Post, Chengam Taluk, Tiruvannamalai District- 606702

My name is Rajathi. I am married to Chakkarai from Nagapady Village . We have two girl children. We work as agriculture coolie workers since we do not own any land. I am a member of Alli Mahalir group. I got Rs.3000/- With the money I started a petty shop in which I am selling many essential goods. Though I found little difficulty initially, I managed to overcome. Now I am earning Rs.200 to 250 per day. This money I am saving to repay the debt incurred by our family during various occasions including the time of my daughter's marriage. I have repaid Rs.5000/- to one lender. I am very hopeful that we will be able to repay all our debt. I am thankful to Stop Poverty and RWDS for helping our family.

## **Case Study- 7**

Chithrai W/o Ganesan  
Nammiyanthal Village and Post,  
Chengam Taluk, Tiruvannamalai District- 606702

I am Chithrai from Nammiyanthal village. My husband is Ganesan. We are poor agricultural coolie workers. As our work is very seasonal we find very difficult to take care of the financial needs of the family. With much difficulty we have been able to meet the family expenses. I got an opportunity to participate in the training organized by RWDS. Being a member of Sneha Mahalir Group helped me to get support money of Rs.3000/- from the sum supported by Stop Poverty. I had a saving of Rs.2000/- I put the money and invested the money for buying a tailoring machine. I knew tailoring and hence started to stitch blouses and other clothes. I am able to earn Rs. 150 to 200 per day. During the festivals this income increases. This additional income has been very helpful for meeting out the family expenses. I am thankful to Stop Poverty and RWDS for helping our family.

**Annexure:- 1**

**Rural Women's Development Society  
STOP POVERTY PROJECT  
SHG Name & Bank Details**

<b>S.no</b>	<b>Village</b>	<b>SHG Name</b>	<b>Bank Name</b>	<b>A/C Number</b>
1	Chinna NarasinghaNallur	Mullai	Indian Overseas Bank , Kanji	27942
2	PanaiOlaiPady	Mullai	"	28204
3	Alliayandhal	Liily		27947
4	Nagapaadi	Alli	"	28179
5	Nandhimangalam	Sevanthi	"	28180
6	Annai Velanganni Nagar	Malli	"	28096
7	Annai Velanganni Nagar	Roja	"	27944
8	Orandhavadi	Snehidhi Alli	"	27851
9	Karapattu	Vaigai	"	27852
10	Pudhupattu	Ambedkar	"	27850
11	Ponnangollai	Carmel	"	27943
12	Kanji	Vattradha Nadhi	"	27948
13	Melpalur	Amman	"	27940
14	New Aritharimangalam	Snehidi	"	27946
15	Nammiyandhal	Sneha	"	28095
16	Tiruvallauvar Nagar	Mahadevi	"	28098
17	Nayambadi	Snehidhi	"	28094
18	Masher	Mani	"	28205
19	Sathiyapuram	Sindhu	"	27941
20	Kalaraipadi	Vaigai	"	27854
21	Gengampttu	Samanthi	"	28097

## Rural Women's Development Society

### STOP POVERTY PROJECT

#### SHG Name & Village Details

S.no	Village	SHG Name	Total Members	Panchayat	Block	Taluk	District
1	Chinna NarasinghaNallur	Mullai	13	Periya Narasinghs Nallur	Pudhupalayam	Chengam	Tiruvannamalai
2	Alliayandhal	Lily	15	Alliyandhal	Pudhupalayam	Chengam	Tiruvannamalai
3	PanaiOlaiPady	Mullai	15	PanaiOlaiPady	Pudhupalayam	Chengam	Tiruvannamalai
4	Annai Velanganni Nagar	Lily	12	Orandhavadi	Pudhupalayam	Chengam	Tiruvannamalai
5	Annai Velanganni Nagar	Roja	13	Orandhavadi	Pudhupalayam	Chengam	Tiruvannamalai
6	Nandhimangalam	Sevanthi	15	PanaiOlaiPady	Pudhupalayam	Chengam	Tiruvannamalai
7	Nagapaadi	Alli	15	Nagapadi	Pudhupalayam	Chengam	Tiruvannamalai
8	Pudhupattu	Ambedkar	15	Koratamapttu	Pudhupalayam	Chengam	Tiruvannamalai
9	Karapattu	Vaigai	12	Karapattu	Pudhupalayam	Chengam	Tiruvannamalai
10	Ponnangollai	Carmel	15	Kanji	Pudhupalayam	Chengam	Tiruvannamalai
11	Kanji	Vatradha Nadhi	15	Kanji	Pudhupalayam	Chengam	Tiruvannamalai
12	Melpalur	Amman	13	Melpalur	Kalasapakkam	Kalasapakkam	Tiruvannamalai
13	New Aritharimangalam	Snehidi	15	Old Aritarimangalam	Pudhupalayam	Chengam	Tiruvannamalai
14	Nammiyandhal	Sneha	13	Nammiyandhal	Pudhupalayam	Chengam	Tiruvannamalai
15	Tiruvallauvar Nagar	Mahadevi	16	Thamaraipakkam	Kalasapakkam	Kalasapakkam	Tiruvannamalai
16	Nayambadi	Snehidhi	15	Nayambadi	Pudhupalayam	Chengam	Tiruvannamalai
17	Masher	Mani	15	Masher	Pudhupalayam	Chengam	Tiruvannamalai
18	Sathiyapuram	Sindhu	14	Masher	Pudhupalayam	Chengam	Tiruvannamalai
19	Kalaraiapadi	Vaigai	15	Kalaraiapadi	Pudhupalayam	Chengam	Tiruvannamalai
20	Orandhavadi	Snehidhi Alli	15	Orandhavadi	Pudhupalayam	Chengam	Tiruvannamalai
21	Gengamapttu	Samathi	14	Gengamapttu	Pudhupalayam	Chengam	Tiruvannamalai

**Total Members**

**300**



# Annai Vellankanni Nagar





## Nammiyandal - Snehidhi SHG





## Mahadevi SHG - Thiruvalluvar Nagar





## New Aritharimangalam - Snehidhi





# Kanji





## Ponnangollai





# Karapattu





## Melpalur





# Pudhupatu





# Nandhimangalam





## Nagapady





# Chinnanarasinganalore





# Alliyandal







Panai Ollaipadi

## Annai Vellankanni Nagar

