

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 among Self Help Groups (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 reporting period covering from March 2016 to April 2017.

Activities carried out:

1. Capacity Building

111 women from the Self Help groups from Annai Velankanni Nagar, Malli SHG Pudhupattu, Kanji, Aritharimangalam, Gangampattu, Melpalur, Alliyandhal, Chinna Narasinga nallur, Oranthavady, Ponnankollai, New Aritharimangalam and Nagapadi, participated and benefitted from the capacity building programs

organized on 8.3.2016, 28.3.2016, 31.3.2016, 5.4.2016,1.3.2016, 2.3.2016, 7.3.2016, 25.5.2016 and 26.5.2016.

163 women from the Self Help groups from other villages participated in the capacity building training organized on 15.07.2016, 16.07.2016, 23.03.2017 and on 24.03.2017.

69 women participated in the training facilitated on 10.01.2017 and 11.01.2017, in which Mrs. Glori Vijayakumar participated as a facilitator and guided the women with valuable inputs.

The following themes were covered in the capacity building program:

- Schemes for economic enhancement
- Societal analysis and need for economic enhancement
- Importance of Savings
- Motivation for involving in income generating ventures
- Violence Against Women
- Government Schemes

Discussion was held on the importance of savings, maintaining records in groups, book keeping and function of SHGs, and evolving resolutions and decisions in teams. Information was shared about the available government schemes. They were advised and guided to avail the schemes of getting books and notebooks, scholarships, nutrition meals, evening tuitions, marriage support money and gold schemes, Old age pension, single women support money and other schemes

They internalized that women need to enhance their economic base through small income generating activities which in turn would bring them respect and recognition.

2. Village meetings

Date	Venue	No of Participants	Themes discussed	Output/Outcome
13.7.2016	Gangampattu	16	Protest against TASMALC liquor shop;	Petition given to the district collector. Now there is court judgement in favor of the people.
15.12.2016	Gangampattu	16	Green house	Petition given 2 women Alamelu

				w/o Annamalai and Reka w/o Ravi got allotment. 16 members got individual toilet allocation
14.7.2016	Mel Palur	13	Basic amenities	Hand pump provision made and road cemented
07.01.2017	Mel Palur	13	Drinking water;	Mini tank established
18.8.2016	Thiruvalluvar Nagar;	16	Cement Road for the village	Petition given and the same is pending
15.2.2017	Thiruvalluvar Nagar	16	Milk society	Resolved to start milk society
14.7.2016	Oranthavady	15	Bridge construction and road	Bridge under construction
18.02.2017	Oranthavady	15	Collective economic venture initiation	Group decided to start papad making and sale jointly
21.06.2016	Chinna Narasinganalloor h;	13	Cement road	Petition given and the same is pending
28.02.2017	Chinna Narasinganalloor	13	Women participation in politics	Women are ready to take up the mantle
20.02.2017	Nandhimangalam	13	Drinking water	Pipe line laid for individual houses
20.3.2017	Nandhimangalam	13	Domestic violence	Domestic violence Act shared and the male counter parts sensitized
28.10.2016	Karapattu	12	Girl children education	Resolved to send girl children to school
28.01.2017	Karapattu	12	Protest against TASMAL	Petition given under consideration

			liquor shop	
20.10.2016	Pudhupattu	12	Land Patta	Petition given to district collector
20.03.2017	Pudhupattu	12	Environment	Participants resolved to safeguard nature and natural resources
15.08.2016	Puthiya Aritharimangalam	12	Group dynamics	Group issues discussed and resolutions passed for effective functioning
20.01.2017	Puthiya Aritharimangalam	12	Women participation in democratic spaces	Women leaders who will contest were identified
27.09.2016	Sathiyapuram	15	Kitchen garden	Kitchen garden adopted
27.02.2017	Sathiyapuram	15	Basic amenities	Petition given
17.10.2016	Nayampady	15	Land right for women	Women resolved to negotiate for land rights
19.01.2017	Nayampady	15	Federation of SHGs	Need for federating the groups discussed and the process is initiated
17.10.2016	Nammiyanthal	15	Economic rights of women	Women have come forward to enhance their income
20.01.2017	Nammiyanthal	15	Government schemes	Women have started applying and some of them have availed
20.08.2016	Kallaraipady	15	Domestic violence	En are more careful
20.02.2017	Kallaraipady	15	Environment	Environmental protection plan discussed

10.10.2016	Mashar	15	Removal of liquor shops	Liquor shop removed
05.01.2017	Mashar	15	Drinking water	Petition given
2.08.2016	Alliyanthal	15	Drainage	Provision for drinking water achieved
10.02.2017	Alliyanthal;	15	Government schemes	Government schemes shared
20.10.2016	Panai Olaipady	15	Drainage	Petition given
20.03.2017	Panai Olaipady	15	Collective business	Economic enhancement plan discussed
25.08.2016	Annai Velankanni Nagar	25	Cement road	220 meter road laid and cemented
20.01.2017	Annai Velankanni Nagar;	25	Child sex abuses	Child sexual abuses shared and the parents motivated to be very careful
25.09.2016	Kanchi	15	Drinking water and cement road	Petition given and the same under consideration
05.02.2017	Kanchi	15	Education for girl children	Girl children's education insisted
10.09.2016	Nagapdy	12	Identification of DC lands	Plan evolved for identifying panchami (DC) lands
25.03.2017	Nagapdy	12	Release from debt bondage	Liberation from Debt bondage

3. Loan disbursement

Till the reporting period a total number of 297 beneficiaries have benefited.

Out of the total 297 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.

Village wise number of Beneficiaries

Sl. No	Name of the Village	Name of the SHG	Total No. of Members benefitted
1	Kallaraipady	Sindhu	15
2	Mashar	Mani	15
3	Sathyapuram	Vaigai	15
4	Nayambadi	Snegithi	15
5	Nammiyandal	Snega	15
6	Thiruvalluvar Nagar	Mahadevi	16
7	Kanji	Vatranadi	15
8	Melpalur	Amman	13
9	Pudupattu	Ambedkar	12
10	Karapattu	Vaigai	13
11	Ponnangollai	Carmel	16
12	Chinna Narasinga Nalloor	Mullai	13
13	Nagapady	Alli	13
14	Oravandavady	Snegithi/ Alli	15
15	Annai Velankanni Nagar	Roja	13
16	Annai Velankanni Nagar	Malli	12
17	Panai Olaipady	Mullai	15
18	Alliyandal	Lilly	15
19	Gengampattu	Samanthi	16
20	Nandimangalam	Sevvanthi	13
21	New Aritharimangalam	Snegithi	12
	Total		297

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

S. No	Utilization of loan	No of Beneficiaries
1	Mulch Cow	132
2	Goat rearing	45
3	Hiring Awning Luggage materials	01
4	Tailoring Machine	28
5	Petty shop	29
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 Sale	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	04
31	Rabbit Sales	01
32	Mobile Recharge	01
33	Shoe Shop	01
34	Wooden Workshop	01
35	Tea shop	06
	Total	297

4. Exposure

On 22.02.2017, thirty five members had an exposure to Kalvi Kendra, at Villupuram. The exposure helped them to learn different methods of functioning of groups especially loan management, economic activities and ventures to be effectively managed by women.

On 04.03.2017, another batch had an opportunity to visit BWDA Villupuram.

Mr. Joslin Thambi welcomed the participants of exposure and shared the brief history of BWDA. He mentioned that the BWDA was started in the year 1985. He mentioned that Kalvo Kendra the organization which promoted BWDA, supported to form 30000 SHGs which has 1.5 lakh members in Tamil Nadu and Pondichery. He explained the expansion of BWDA as Bullock Cart Workers Development Association. BWDA envisions a society without any poor. The organization imparts skill training, family holiday school, health support programs in addition to consolidating the SHGs. they run the programs of Financial Inclusion, Education, Relief and Rehabilitation, women and Child empowerment , Bullock Cart Workers Development, Water & Sanitation, Livelihood Development, Senior Citizens empowerment and environment & Animal Welfare. The participants learnt to maintain various documents pertaining to meetings loan disbursement and reimbursement and maintenance of daily accounts of the economic activity.

5. Participation in Special events:-

i. On 12.3.2016, the International Women's Day was organized by RWDS. 50 SHG women beneficiaries participated in the event and they had the opportunity to listen to the speakers who shared information on violence against women, women's rights and importance of education for girl children.

ii. RWDS organized an election awareness campaign on the eve of the general assembly election held in the first week of May 2016. The beneficiaries participated and they learnt the importance of participating in the electoral process. It was an opportunity for them to learn the right to political participation.

6. 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.

During the reporting period the monitoring visits were made to all the villages on 19.4.2016, 20.4.2016, 25.4.2016, 25.4.2016 and on 30.5.2016, 10.06.2016, 11.06.2016, 13.06.2016, 14.06.2016, 21.06.2016, 25.06.2016, 20.08.2016, 31.08.2016, 21.10.2016, 22.10.2016, 23.10.2016, 25.10.2016, 3.12.2016, 04.12.2016, 06.12.2016, 7.12.2016, 12.2.2017, 14.2.2017, 16.2.2017 and 18.2.2017.

The purpose of the initial visits was cross verification of the beneficiaries and for ensuring that the loans were distributed. Later the visits were for assessing the effective functioning of the groups.

7. Review meetings:-

The review meetings were held at Kanchi training center. Thirty seven participants participated in the review meeting held on 02.07.2016; twenty one participants participated in the review meeting held on 17.09.2016 and thirty nine participants participated in the review meeting held on 01.04.2017. 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. Regular monthly review meetings were held since the inception of the program. Ms Rajammal, the director facilitates the review process.

The effectiveness of the group functioning, the progress and status of the loan disbursed and the impact created by the loan support on the lives of the beneficiaries and their families are assessed in these meetings.

The increase of income and the subsequent benefits due to the income earned through the loan was assessed. It was uniformly stated that all beneficiaries could increase their income and all of them use the income for different purposes. Most of them have started the habit of savings. This has helped them to gain respect in family and to certain extend in society. They are recognized and are able to voice their thoughts and opinion in family, grama sabha and in common places.

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8. Evaluation by Stop Poverty:-

On 20.10.2016 Mr. Pradeep representing Stop Poverty visited and interacted with 35 participants. He assessed the progress. He visited the groups and assessed the progress of the economic activities undertaken by them.

Case study

Pavunu W/o Subramani

Alliyandhal Village
Padi Agragaram post
Chengam Taluk , Tiruvananmalai-District

My name is Pavunu. I am married to Subramani from Alliyandhal Village.

I am married and out of the matrimonial wedlock we have three children, two daughters and one son. We work as agriculture coolie workers since we do not own any land. I am a member of Lilli women Self Help Group. Being a member of the group Stop Poverty given Rs.5000/- for purchase of cow. I added RS.3000/- money and purchased a cow. The cow started giving milk. The cow gives 4 liters of milk in the morning and 3½ liters of milk in the evening. We are selling the milk.

I save a portion of the income and the balance amount I am using for the family needs. We are able to eat three meals a day and are able to send my son for higher education. The son is now pursuing college education. I am repaying the loan. I am thankful to Stop Poverty and RWDS for helping our family.

Arokiyarnary W/o Selvaraj

Ponnangollai Village
Kanji post
Chengam Taluk , Tiruvananmalai-District

I am Arokiyarnary. I got married 30 years back to my husband Selvaraj of Ponnankollai village.

I participated in the training organized by RWDS under the economic support scheme of Stop Poverty. Being a member of Carmel Mahalir Group helped me to get support money of Rs.3000/- from the sum supported by Stop Poverty to our group in the year 2014-2015. I invested the money for buying cut piece cloths and

started to sell in the village, first among the known persons and slowly expanded my customers. Now I am selling cut piece cloths in the neighboring villages and also in the local market on village market days.

I am able to earn Rs. 100 to 150 per day. During the festivals this income increases. I am using the income for our family needs and I have a little savings of Rs.1500/-. I will use this money for emergency needs. I am thankful to Stop Poverty and RWDS for helping our family.

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. 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 there. 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.

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. Our group was supported with a sum of Rs.25000/- by Stop Poverty. From this amount 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.

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.

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 Vattadhanadhi 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.

Amirtham W/o Muniyanl

Pillaiyarkoil Stret, Pudhupattu Village,
Alathur Post, Chengam Taluk, Tiruvannamalai District- 606702

I am Amirtham W/o Muniyan 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.

Rajathi W/o Chakkarai

Nagapadi Village Pudupalayam Post
Chengam Taluk, Tiruvananamalai-District
Pin – 606705

I am Rajathi resident of Nagapady village. I hail from a very poor family. I am married and we have two girl children and one son through our matrimonial life. We are eking out our living from the odd jobs that are locally available. This is very seasonal and often we do not find employed. 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 Alli SHG and Dalit women sangam in our village. I was given

money of Rs.3000/- from the support money Rs.3000/-from Stop poverty, for setting up a petty shop in the year 2014-2015. I invested the money for setting up a petty shop.

I am getting a profit of Rs.2000/- per month. This was additional income for our family. I have saved Rs.20000/- and I use the money for my daughter's marriage. If I was not given this support, for my daughter's marriage I would have to depend on the mercy of money lenders who charge exorbitant rate of interest. In such an occasion I would have fallen in the debt trap. I am thankful to Stop Poverty for not letting me fall in the debt trap and for saving our family from starvation.

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.

Kuppu w/o Subramani

Mel Palur village
Keezh Palur post
Kalasapakkam Taluk, Tiruvannamalai district

I am Kuppu married to Subramani of Mel Palur Village. I got married 40 years ago and out of the marriage we have 5 children and all of them are married and are living separately. My husband and I are living out of the small income that we get from the NREGA scheme. Being a member of Amman Mahalir group I was supported by RWDS with a sum of Rs.7000/- from the money of Stop Poverty. With this amount I put in another Rs.1000/- and started the small venture of selling cut pieces. I sell in the neighboring villages, in the village market and in the vicinity. I am able to get an additional income of Rs.100 to Rs.150. This amount is

being spent for the family needs, for medicines. The balance amount I am saving in the postal saving account. I am saving I am able to save around Rs.1000 per month. I am thankful to Stop Poverty and RWDS for helping our family.

**Josphin Mary W/o. Periyamayagam;
Ponnankollai village
Kanchi Post, Chengam T.K.
Tiruvannamalai Dist**

I am Josphin Mary. I got married 19 years ago. We are coolie workers and out of the occasional work that we get we eke out our living. It was at this point I joined the SHG promoted by RWDS. I am also a member of the Dalit women movement. In the month of June 2016, I received Rs.7000/- from Stop Poverty through, RWDS. I borrowed another Rs.2000/- and invested the entire amount for purchase of a power machine. As I knew stitching I started tailoring and I am able to earn Rs.250 per day. This amount is pooled and used for family purposes and for the education of 3 children. I am thankful for RWDS and Stop Poverty.

**Amirtham; W/o.Krishnan
Karapattu village and Post,
Chengam Taluk, Tiruvannamalai dist.**

I am Amirtham from Karapattu village. I am married and have two children. We work as agriculture coolie workers since we do not own any land. Being a member of Vaigai Mahalir group I received Rs.3000/- to invest for economic activity. I invested the money for sale of flowers. 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.

Renu W/o. Murugan;

Oranthavady village

Alathur post Chengam T.K, Tiruvannamalai dist.

I am Renu resident of Oranthavady village. I hail from a very poor family. I am married and we have three daughters and one son through our matrimonial life. We eke out our living by working as coolie labor. As our work has been very seasonal we found very difficult to take care of the financial needs of the family. 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 setting up a rural grocery shop. The villagers buy grocery from my shop and I am able to earn Rs. 150 to 200 per day. This is only the profit. During the festivals this may go up. 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.

Vijaya W/o. Pazhani

Nammiyanthal village and post

Chengam Taluk, Tiruvannamalai dist.

I am Vijaya W/o. Pazhani. I am from Nammiyanthal 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 five children to take care off. Being a member of Sneha Mahalir Group helped me to get support money of Rs.7000/- from the sum supported by Stop Poverty. I had a saving of Rs.2000/- I put the money and invested the money for buying goats. These goats gave birth to additional 4 goats. I sold 2 goats for Rs.2500 each and used the money for the

educational expenses and for the medical expenses. I am thankful to Stop Poverty and RWDS for helping our family.

Amutha W/o. Kamaraj

Gangampattu village
Japthikariyanthalpost,
Chengam Taluk, Tiruvannamalai district

I am Amutha W/o. Kamaraj from Gangampattu village. We are poor and our work has been very seasonal. Hence we used to find very difficult to take care of the financial needs of the family. We have three children to take care off. Being a member of Samanthi Mahalir Group helped me to get support money of Rs.7000/- from the sum supported by Stop Poverty. I invested the money for setting up a garland and flower selling hut. I am able to earn Rs. 200 to 250 per day. During the festivals this income goes up. This additional income has been very helpful for having proper meals in our family, save money, take care of our family needs and education of our children. I am thankful to Stop Poverty and RWDS for helping our family.