



VIDIYAL Centre for Social Interaction

Strengthening the Rural Economy since 1986

Rasingapuram – 625 528

Theni District Tamil Nadu, India

ANNUAL REPORT 2013-14

VIDIYAL is a non-governmental organization working in the Bodinayakannur, Chinnamanur, and Uthamapalayam blocks of Theni District, Tamil Nadu, India. The word "vidiyal" means "dawn" in Tamil; thus, VIDIYAL strives to enable poor and marginalized rural communities to socially, politically, and economically empower themselves. Since its establishment in 1986, VIDIYAL has aimed to organize people for collective action through sustainable, community-based self-help groups, facilitate access to development programs and skill workshops, lobby and advocate for the rights of rural communities, and coordinate with local NGOs, banks, institutions, and governments. They work in five overlapping focus areas: women's development, health, environmental sustainability, education, and legal aid. In all of its initiatives, VIDIYAL leverages the potential of technology to provide life-long learning opportunities for rural community members.

VIDIVELLI, the Federation of Women Self-Help Groups (SHGs)

VIDIYAL has been promoting women's SHGs since 1996. VIDIYAL encourages rural women to organize themselves around savings and self-help groups (SHGs) to improve their decision-making power and enable them to create their own development strategies for addressing their socio-economic challenges. The SHGs were organized as Village Level Federations (VLFs) in 1997 and Panchayat Level Federations (PLFs) in 1998. In 2000, 250 SHGs came together with the encouragement of VIDIYAL to form a federation called VIDIVELLI. Since then, VIDIYAL has promoted the creation and strengthening of self-help groups and a micro-finance movement among more than four thousand women in 25 villages. VIDIVELLI included 15 new women SHGs in 2013-2014. VIDIVELLI's membership now comprises 4450 women members.

VIDIVELLI provides guidance and counseling to ensure the success of the SHGs, strengthening them by continuing to liaison with banks, government departments, community-based organizations, NGOs, and other institutions. VIDIVELLI conducts many activities to promote women's development. They encourage education among female children, campaign against the negligence of female children, encourage social security schemes, disseminate information to conserve natural resources,



VLF Meeting

facilitate the growth of women's Social-enterprises, manage fair price shops, offer community water purification serves, and provide guidance and counseling to address women's issues.

Details of VIDIVELLI Loans for 2013-2014:

| Srl.no | Institutions | No of persons | Amount (INR) |
|--------|----------------------------|---------------|--------------|
| 1 | ICICI, Madurai | 560 | 12469400 |
| 2 | SHG's Savings | 2954 | 44318000 |
| 3 | Village Level Federations | 891 | 17821000 |
| 4 | Panchayat Level Federation | 485 | 9700000 |
| 5 | Vidivelli | 137 | 2740000 |
| Total | | 5027 | 87048400 |

Community Services Offered by VIDIVELLI :

- Helped to Solve members' legal issues of through micro-legal aid counseling services started and managed by the district munisif and magistrate court in every village panchayat
- Appointed 18 SHG members as paralegal assistants, trained by the free legal aid counseling service
- Contacted SHG members who defaulted on their loans and enhanced the system of loan repayment
- Assisting the Banks in identifying two women SHG members as Business Coresspondents (BCs) for areas that are not covered by the Indian Overseas Bank branches. The BCs increased the number of account holders of the bank by 1000 members.

Community Drinking Water Purification Plant

A self-sustaining community drinking water purification plant was began in 2008 at the VIDIYAL office campus. It is managed by the self-help group enterprises. It is successfully being run with the support of the members of VIDIVELLI and the general public in the surrounding villages. 5000 liters of water are supplied to members each day. The provision of clean drinking water has reduced health problems, relieved women of some of the burden of fetching clean water, and given women more time to devote to other activities.

VIDIYAL's Ongoing Projects

1. Life-Long Learning for Farmers (L3F)

Since 2007 Vidiyal is working with the Commonwealth of Learning (COL) an intergovernmental body of Commonwealth countries that encourages the development and sharing of information through Open and Distance Learning (ODL). From May 2013 to December 2013,

Vidiyal worked on the following activities to Horizontally upscale the Life Long Learning For Farmers (L3F) with NGOs in Theni Dt.

1.1 Strengthening the Capacity of 9 NGOs operating at District level on L3F activities for Mobile linked learning for enterprise development:

During the period the NGO Partners and their members capacity are strengthened by individually visiting the 9 NGO Partners. 5505 members are trained on L3F, 2430 members linked with Credit with 11 Banks by the NGO partners, 3579 members are linked for mobile learning. The members Capacity was strengthened and they were realizing the importance being the L3F Partners like :

1. Exposures on L3F to their Staff and their SHG members and Farmers.
2. Preparing a Business Proposals on Goat rearing, Milch animals and other agri allied activities.
3. Understand the importance and efficiency on learning for the microenterprises.
4. Understand the effectiveness , usefulness and Simplicity of the Mobile learning's, ODLs, print materials, etc .
5. The techniques, approaches and the procedures for approaching the Bankers to get Credit for the L3 activities.
6. How to prepare action plans, result based managements, evaluating activities on the basis of the objectives, etc.
7. Opportunities to meet , establishing contact with the Govt. officials, get welfare Schemes , staff Insurances, Banks and other Stakeholders.
8. Collect and identify the need based learning requirements of the members.
9. Gains and knows through the Toll free nos. eg. For Agricutlure (Kisan Call Centre) : 1800 180 1551, For Insurance : 1552 55., Banks : 1800 4252233,etc
10. The importance and effectiveness of establishing and conducting the Project Monitoring Committes (PMC) for L3F
11. Developed the Skills on Documenting the activites.
12. How to prepare a Report, etc



Discussion with L3F Stakeholders

VIDIYAL assisted to prepare the NGO Partners Business proposals and to submit their members credit applications to all the Banks.

1.2 Facilitating NGOs / Banks partnership for credit Support and prompt repayment through the L3F approach

Vidiyal helps both COL NGO partners helped three Banks to collect their unpaid loan dues for the Bank up to Rs.15,00,000/- in Six months. It helps to establish good relation among the Bankers and NGO partners to realize the NGOs real works with the Society.

Vidiyal organized L3F work Review with the bankers. This review provided an opportunities to meet and to discuss the NGO Partners and the Bankers to establish a good rapport. Some of the issues were discussed in the workshop and the possible solutions and find out and the practical possibilities to get the Credits from Banks and the loan procedures are clearly discussed.. The Bankers problem of staff shortages are handicapped their daily Bank activities, the NGO partners assured to extend their support for their Banking activities.

1.3 Promote Fodder Crops in the Region through L3F Approach.

With the support of The Farmers Training Centre, Theni, Aavin Govt Milk Collection and cooling centre, Theni, Dept of Agriculture, Dept of Animal Husbandry the techniques and opportunities to promote fodder is developed among the L3F Members. VIDIYAL provided fodder seeds on Fodder Cholam, Agathi, veli masal, Kuthirai masal, Muyal masl to 160 .Assisted to get cuttings of KO FS 29, KO CN 4,etc. The information and importance of giving Dry fodders like the dry leaves of cowpea, Green gram, Blockgrams, Grount nuts, etc, and developing the Concentrated fodders ,etc are given to the Members.

Importance of Fodder development and the techniques of fodder cultivations are given through ODLs such as Multimedia CDs, Voice messages, in print,etc. The available Govt Schemes are made familiar and given the details to the members in the print form and helped them to link with respective Departments and officials for further contact.

1.4 Support the Women goat rearers to start a Goat Producer Company.

Producer Company is a Organization formed by a group of Producers for either farm on non-farm activities. The members/ producers are the shareholders in the organization. It deals with business activities related to the primary produce/product. It works for the benefit of the member producers. Portions of profit are shared amongst the producers and the balance goes to the share capital or reserves.

With the support of Centre for Covenant and Development (CCD),Madurai started Goat rearing as a Division Under Ahararm Traditional Crop Producer Company Ltd (ATCPCL). Producer Company in Decemeber 13,2013. 1230 women Goat rearers are joined together each has paid Rs.150/- as their Share. It has developed their own rules and regulations.

Through Aharam Goat Producers Company loan was given **Rs. 5,90,000 for 20 members** for purchase of goat with the support of VIDIVELLI.



Mr.Muthuvelayutham of ATCPCL Discuss PC

1.5 ODL course developmental friendly goat rearing and Livestock management.

Livestock is considered to be one of the major force on generating the Economy of the State as well as in the Country. It provides food and income for more than 25% of the poor in dry areas, where livestock are often the only sources of livelihoods. Due to the climatic conditions, poor rainfall, less area for cultivation, etc more number of people is involving in the activities.

Livestock development creates an impact and challenges in the Environment. The Challenges is to reconcile two conflicting demands for animal food products and Environmental services. Livestock productions one of the major causes of environmental problems, including global warming, land degradation, air, water pollution and loss of biodiversity. To solve the problem major improvements could be done at the earliest with the community participation. An ODL Course is developed for friendly goat rearing and livestock management with experts.

1.6 Strengthening the ODLs for Seed Production technology on Cowpea, Green gram and Fodder crops.

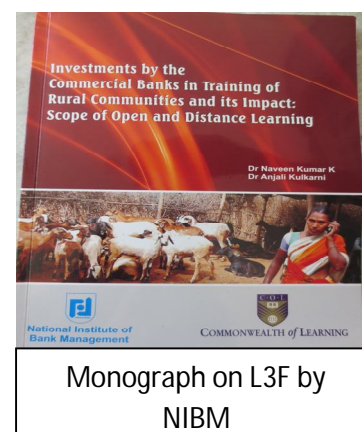
291 Farmers are involved in Cowpea seed production, 287 Farmers on Green gram and 765 members on Fodder creation. We supported to provide technologies on the Cultivation, procuring seeds, fodder cuttings and supplied some seed materials to the Farmers.

we collected and provided the information on Seed production, fodder development printed materials from Seed Research Station, Vaigai Dam, Dept of Animal Husbandry, Farmers Training Centre, Department of Agriculture, etc

We provided these information and developed the cultivation practices and procedures adopted through ODLs in Multimedia CDs and Voice messages. The Cultivation practices on 1.Cowpea, 2. Green gram, 3. Fodders, 4.Importances of Livestock Insurance,5. Weeding Pulses, 6. Weed Management, 7. Calf rearing.

1.6 Coordinate with NIBM for up scaling at the national level

National Institute of Bank Management (NIBM) Pune conducted a Study on **Investments by the commercial banks in training of Rural communities and its impact and Scope of Open and Distance Learning (ODL)** . A monograph was published at NIBM, Pune on 13th December 2013.



2. NABARD - T. Meenakshipuram Watershed Programme

From 2005- 2010 executed watershed activities at T.Meenakshipuram with the Farmers participation. Vidiyal has developed Village watershed Committee (VWC), maintenance Committee for watershed structures, Livelihood forum for the Landless groups and Community Milk collection Centre maintained by the User groups. To support the farmers Vidiyal has got loan of Rs.10,00,000/- under water Plus activities in 2012. The loan was distributed through the VWC for 53 members for their microenterprise activities such as Goat and Milch animal rearing.



Review of VWC by NABARD Officials

| S.No | Scheme | Members | Loan |
|------|---|---------|----------|
| 1 | Livelihood Activity | 49 | 2,45,000 |
| 2 | Loan through Watershed Maintenance Fund | 30 | 3,00,000 |
| | Total | 79 | 5,45,000 |

Self Help Group Awareness training conducted for 40 members with the Support of NABARD.

3. Campaign against the Negligence of Girl Child (CANG)

Started in 2007, this project is being conducted in Theni District. It is a networking project of 10 NGOs. Vidiyal is coordinating the activities in the District. This year, the following activities were undertaken in this project:

1. 30 cadres formed to monitor violence against girl child
2. Training was given to the cadres
3. Monitoring meetings were conducted every two months.

4. Village Knowledge Centre (VKC)

Since 2008, VKCs have been running through community-managed activities, providing support for rural communities, especially women. VKCs offer community activities maintained by Village Level Federations.

5. National Environmental Awareness Campaign on Bio – Diversity Conservation

Since 1996 VIDIYAL has been organizing the National Environmental Awareness Campaign (NEAC) with the support of The Ministry of Environment and Forest, Government of

India through the CPR Foundation and the Chennai Peace Trust. Dr.Uma Rani, The Head , TANUVAS,Farmers Training Centre, Theni, Mr.Tharmaseelan, Director, Rural Self Employmnet Training Institute (RSETI),Theni. Mr.Ramachandran, Coordinator, Financial Literacy Credit Council (FLCC),Theni, Mr.S.Sankaran, Head master, Govt.Hr.Sec. School, Thevaram.

6. Women Legal Conciliation and Mediation Centre

VIDIYAL helped establish, and continues to maintain, a legal guidance and counseling centre. The Women Guidance and counseling Centre was initially established with the High Court of Chennai in 1997. The Munisiff-cum-Magistrate assigns an advocate to the centre. Every Saturday, a lawyer from the local court comes to VIDIYAL to help people with their legal problems, and to assist them in filing a case if necessary. VIDIYAL has also helped set up paralegal counseling centers through Tamil Nadu, where local women are trained by local courts as paralegals who can provide advice to their communities. VIDIYAL has also assisted in the establishment of Women Police Stations, to encourage women to report cases of domestic violence and sexual assault.

7. A Legal Literacy Education to strengthen women's Legal Knowledge and empowerment.

With the support of **Indian German Society**, Germany vidiyal conducted Legal literacy Education Programme to strengthen Women's legal Knowledge and Empowerment in the operational area of Vidiyal and formed Five Women's Right based Groups with moral support of Munisiff- cum- Magistrate Court, Bodinayaakanur. Eighteen women volunteers are identified , trained as Para Legal Volunteers and provided a Photo Identity Card.

Women face a lot of problems and though much is said about the upliftment and progress of women, they were facing problems. Female infanticide, eve-teasing, sexual exploitation, sexual harassment, rapes are still common in cities, leave alone villages. There are still many areas where women are not equal rights and are not encouraged to take up education. There are still families and neighborhood who frown when a girl child is born. Dowry practice is still rampant, even though it has been termed illegal. Women still have to make a lot of sacrifices in every area of their lives. Even the most educated of men feel that a woman should not work after marriage (even though she may be interested in her career) just to pander to his male-ego.

8. Community Health

VIDIYAL promotes community health initiatives through campaigns on HIV/AIDS awareness, anemia awareness, and maternal and child health awareness. They conduct workshops in schools to educate young boys and girls on proper nutrition, hygiene, health management, and disease prevention. Yoga and naturopathy workshops were conducted for youth and rural women to promote healthy living.

9. Youth Welfare: Vocational Skill Development

Since 1991, VIDIYAL has given vocational skill development training to adolescent girls and boys to improve their self-employment opportunities. These need-based skills training sessions are provided for a variety of trades.



10. Honours and Awards

- The Manthan Award was given to VIDIYAL on December 3, 2011.
- VIDIYAL received third place for the year 2012 for the ICT based activities in WIN awards.
- VIDIVYAL also received the MBillionth Award for its Life-Long learning for Farmers (L3F) initiatives.
- Received Common Nexus Award from Commonwealth Country Head in June 2013.

11. Supporters

VIDIYAL would like to express heartfelt gratitude for the contributions provided by the supporters. VIDIYAL looks forward to welcoming the same level of support in future years.

| FUNDING SUPPORTERS | Networkers, CO-NGOs and CBOs | TECHNICAL SUPPORTERS |
|--|--|---|
| <p><u>GOVERNMENT</u> NABARD, Chennai ICTD, GOI, New Delhi NISG, Hyderabad TNAU, Coimbatore</p> <p><u>NGO</u> Anarde Foundation, Gujarat PEACE Trust, Dindigul TNVHA, Chennai DEEPS, Dharmapuri</p> <p><u>FOREIGN</u> Commonwealth of Learning, Canada Melania Foundation, The Netherlands UNDP, India Office, New Delhi. CIDA, Canada through Guelph University ,Canada Mrs. Margaret Wyndorps of German Indian Society Ms. Jade Chong Smith, Canada.</p> | <p>VANI, New Delhi, CNRI, New Delhi, TNVHA, Chennai. VIDIVELLI women SHG Federation, Rasingapuram</p> <p>MISSOIN 2007. CANG Network CAG, Chennai. IFFCO, Madurai. TNAU, Coimbatore TANUVAS, Chennai RSETI, Theni. FLCC, Theni, IOB, Theni, ICICI, Madurai. CCD, Madurai</p> | <p>Arul Anandar College, Karumathur, Madurai district</p> <p>IIT, Chennai</p> <p>IFFCO – AIRTEL, Chennai.</p> <p>MSSRF, Chennai. IKSL, New Delhi NIBM, Pune. ICRISAT, Hyderabad.</p> |