

**ASSOCIATION FOR WOMEN'S AWARENESS,
KNOWLEDGE AND EDUCATION (AWAKE),
SATHANKULAM**

**ACTIVITY REPORT
FOR THE YEAR 2013-'14**

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2. Message from the Director

Greetings to all from Association for Women's Awareness, Knowledge and Education (AWAKE)!

I am happy to give this annual report of our Organization for the year 2013 – '14. We continued our journey in this year also on women empowerment through various awareness programmes on advocacy, environmental protection, and care for the differently able people etc. The parents / guardians of the differently abled were educated on the caring of such people or children. "Knowledge is Power" is a quote. We imparted knowledge on Micro enterprises and micro credit programmes for the people in our service villages by conducting training programmes before arranging them for micro credit loans with various banks.

We have entered in to an agreement with ICICI bank as Business Correspondent to deliver small loans to the poor people in our service villages in two districts namely Tuticorin and Tirunelveli. The Bank has distributed micro credit loans for a tune of Rs.98.50 lakhs during the year. One Microfinance Institution called "Virutcham Microfinance Ltd" having its Head Office at Madurai had disbursed loans for a tune of Rs.34.85 lakhs during the year. Indian Bank through its exclusive satellite branch for women at Tirunelveli had disbursed loan for Rs.76.98 lakhs. Apart from the above three banks, Canara Bank, State Bank of India, Pandiyan Grama Bank and Tamilnadu Mercantile Bank Ltd had also provided micro credit loans to the members of SHGs formed by us.

Legal and environmental protection awareness imparted to the community jointly with Sathankulam Taluk Legal Committee enabled the women and the children to acquire knowledge on the subject.

I thank the Bankers, Financial Institutions, Govt. Offices, our staff members and all people who supported our activities to bring social and economical development among the families in our service villages. We request your support and guidance in the coming year also.

With kind regards and thanks,

P. Stephen, MBA., M.Com., B.Ed., DMF.,

Director / Secretary.

3. Abbreviations Used

AIDS – Acquired Immuno Deficiency Syndrome

ANC – Ante Natal Care

A & R Training – Animator and Representative Training

AWAKE – Association for Women's Awareness, Knowledge and Education

CBR – Community Based Rehabilitation

HIV – Human Immuno Virus

MFI – Micro Finance Institution

PNC – Post Natal Care

PLWHA – People Living with HIV/AIDS

SHG – Self Help Group

TB – Tuberculosis

TSC – Total Sanitation Campaign

TSRLM – Tamilnadu State Rural Livelihood Mission.

4. About the Organization

AWAKE is a registered non-profit organization working in the backward rural areas of Thoothukudi and Tirunelveli Districts. It serves the poor and oppressed regardless of caste, religion, creed and gender. Women and Children Development has been main area of the working of the organization. The organization had carried out activities in the sectors of women empowerment, economic development, skill training to youths, community health, and education of the children during the reporting period.

4.1 Vision Statement

To create a Society where the families live with dignity and enjoy fullness of life.

4.2 Mission Statement:

Work with the poor, needy and the oppressed for transformation of their lives.

4.3 Specific Objectives of the Organization:

- To provide education to the children
- To provide awareness to women and empower them
- To sensitise and promote gender balance in the community

- To work for the economic development of the people we serve
- To sensitize the community on health and see that they follow primary health care practices.
- To provide care and support for people affected by TB, HIV/AIDS etc.
- Remove the factors contributing to poor sanitary condition of the villages
- Cultivate hygienic qualities in the minds of the children
- Conduct awareness programs in the villages regarding health and sanitation
- Setting up of Vocational Education Centre for rural women and marketing of the products
- Providing micro loan to the women Self Help Groups members to start small economic development ventures and for the education of their children.
- Promote kitchen garden concept so that people will get a nutritious rich diet and can make good use of cow dung for manure.

4.4 Target Area:

AWAKE has been working in the following nine Blocks in Thoothukudi and Tirunelveli Districts during the reporting period.

- i. Sathankulam
- ii. Udangudi
- iii. Tiruchendur
- iv. Alwarthirunagari
- v. Srivaikundam
- vi. Thoothukudi
- vii. Ottapidaram
- viii. Radhapuram and
- ix. Vallioor

5. Activities of the Organization

AWAKE had organized the women into self help groups, federated the SHGs at the Panchayat Level, educated them on various welfare schemes of the Govt., and credit linked the SHGs with the Banks for Economic Development. The members of the Self Help Groups were sensitised on Water and sanitation and other preventive aspects of Health. Legal aid camps were conducted to impart legal awareness among the target community.

5.1 Women Empowerment:

5.1.1 Formation of Self Help Groups:

AWAKE had formed 15 new SHGs in 12 villages during the year. There are 225 unorganized rural women have been organized in these SHGs. There is an average of 15 members per SHG in overall. The details are given below in the table.

SN	Name of the Block	Number of Panchayats	Number of Villages	Number SHGs	Number of Members	Average Number of members per SHG
1.	Thoothukudi	1	2	7	105	15
2.	Valliyur	2	3	4	60	15
3.	Radhapuram	2	3	4	60	15
Total		5	8	15	225	15

5.1.2 Training of New SHGs

AWAKE had conducted two types of capacity building programmes for the new SHGs. One for the Animators and the Representatives of the SHGs for 6 days on leadership and Book keeping skills and another one for all the members of the SHGs on SHG concepts and leadership skills.

a. Trainings of SHG members:

All the members of 15 new SHGs formed during the reporting year were given training on principles and the concepts of SHGs. A total of 225 members were given training. These trainings enabled the member of these 15 SHGs to understand SHG as a means of coming together for empowerment of women and Savings, credit, women entrepreneurship, social awareness etc., as means of women empowerment. The table below shows the number of SHGs and the number of members trained.

SN	Name of Panchayat Union	Number of SHGs	Number of Members
1.	Thoothukudi	7	105
2.	Valliyur	4	60
3.	Radhapuram	4	60
	Total	15	225

b. Training of Animators and Representatives (A&R Training):

30 Animators and the Representatives from 15 SHGs were trained on leadership skills, book keeping, Panchayat Level Federation functioning, orientation on women entrepreneurship etc. This training programme enabled these 30 women to lead the 15 SHGs effectively to achieve the objective of women empowerment. The table below shows the number of SHGs and number of members covered under the A & R training during the year 2013 – '14.

SN	Block	A&R Training	
		Number of SHGs	Number of Participants
1.	Thoothukudi	7	14
2.	Valliyur	4	8
3.	Radhapuram	4	8
	Total	15	30



Training of SHGs at AWAKE Office

5.1.3 Strengthening of Self Help Groups

AWAKE has a total of 597 SHGs and there are 10,807 members. They had conducted meetings regularly every month. Staff members had attended the SHG meetings; The SHG members had saved a minimum of Rs.100/- to Rs.300/- per month by every person. All the SHGs had regular transaction with the banks. They lent the savings amount internally among the SHG members. Field staff attended the SHG meetings and facilitated the SHG meetings and carried out awareness on health and sanitation, care for differently abled people, prevention of TB/HIV/AIDS etc.

5.1.4 Celebration of International Day for Women:

International Day for women was celebrated by SHGs of AWAKE on 21.03.2014 in association with Sathankulam Legal Aid Committee. The function was held at Annai Theresa Community Hall at Sathankulam. 150 women from 60 SHGs attended the function. Mr. A. Pasumpon Shanmugaiah – District Judge and President of Sathankulam Taluk Legal Aid Committee was the Chief Guest. Members of Sathankulam Bar Association also attended.

There were three events on the day

- Legal awareness and legal counselling
- Legal awareness quiz and
- Games for women.

The District Judge and the Advocates of the Bas Association gave legal awareness and the legal Counselling to the participants. A legal awareness quiz was conducted and the participants of the quiz were awarded prizes. There were also small indoor games for the women and prizes awarded for the winners. The participants gave petitions related legal issues and for availing various welfare schemes of the Government to the District Collector.



Mrs. Anitha leader of the SHG inviting the participants to the function



Ms. Adlin Jeyachandrika, Senior Advocate of the Bar giving legal awareness



District Judge is awarding prizes to the women



Participants of the Programme

5.1.5 Enrolling the SHGs with Federations

The SHGs at Sathankulam Union and the Thoothukudi Union have been federated. The SHGs put special savings in the Federation and provide internal loans to the SHGs.



5.2 Economic Development and Micro Credit Loans:

AWAKE had linked the SHGs with the Banks and the Cooperative Societies to avail micro credit loans for income generation activities of the SHG members. A total of 87 SHGs had availed Micro Credit Loans from the Banks for a total amount of INR 2,31,31,000/-

The SHGs had utilized the loan amount for the following purposes

- a. Farming work
- b. Cattle rearing
- c. Petty shops, tea stalls etc
- d. Purchase of sewing machines
- e. Motor cycle service shops, and cycle shops,
- f. Education of the children etc.

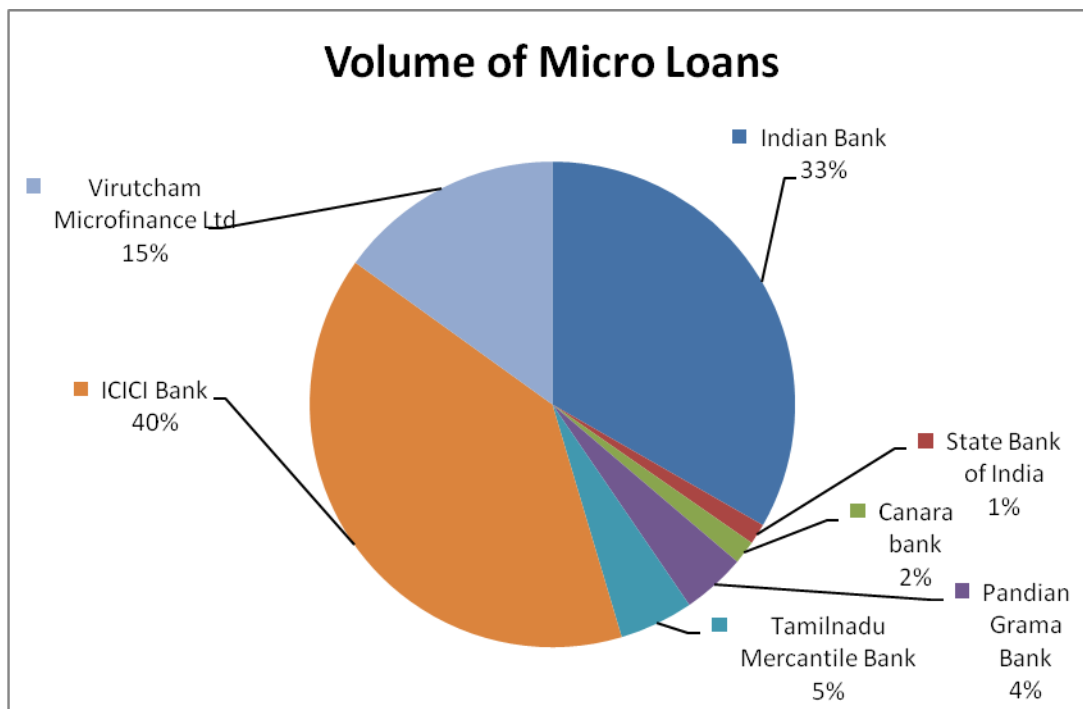
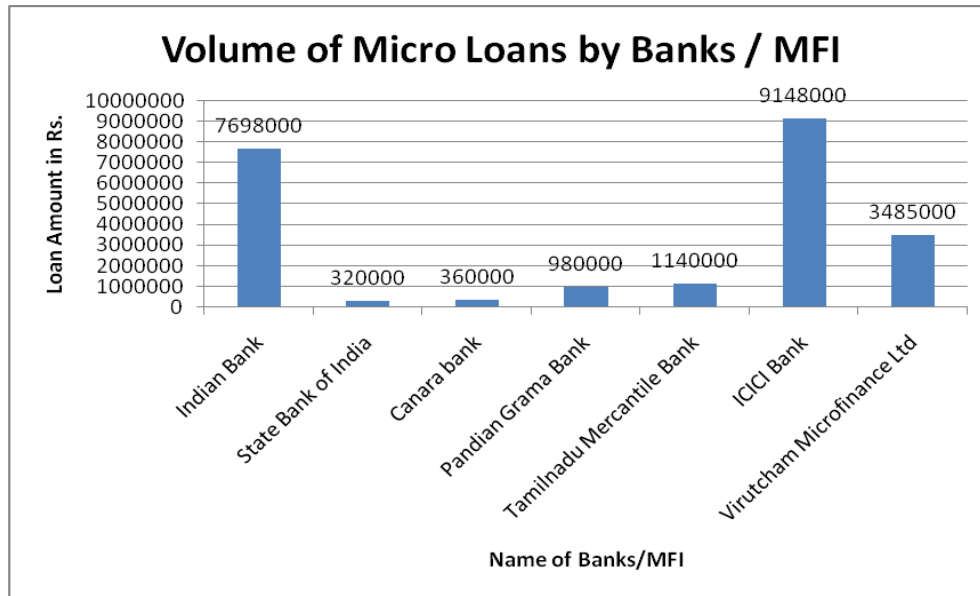
All the SHGs had repaid the loans as per the schedule of loan repayment agreed with the banks.

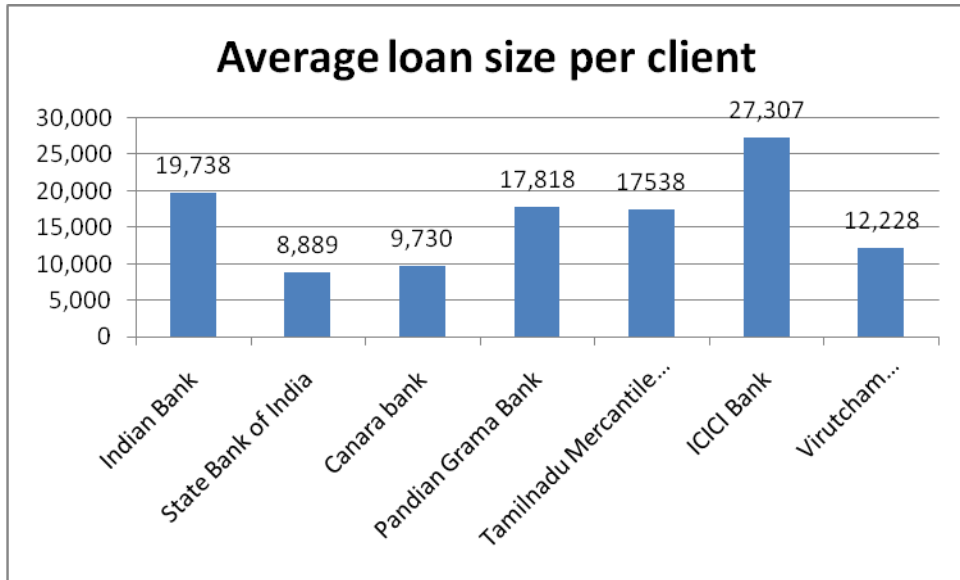
5.2.1 Details of amount micro credit arranged to SHGs:

The table below shows that 1203 families pertained to 87 Self Help Groups had received microcredit loan from 7 Commercial banks and Financial Institutions like Virutcham Microfinance Ltd. The average loan size per SHG was Rs.2,65,874/- and the average loan size per family was Rs.19,228/- during the year. ICICI Bank had given the highest volume of Loan of Rs.91,48,000/-

SN	Name of the Bank	Amount of Loan (Rs.)	Number of SHGs	Number of members	Average Loan size per SHG	Average Loan size per member
1.	Indian Bank	76,98,000	26	390	2,96,077	19,738
2.	State Bank of India	3,20,000	03	36	1,06,667	8,889
3.	Canara bank	3,60,000	03	37	1,20,000	9,730
4.	Pandian Grama Bank	9,80,000	04	55	2,45,000	17,818
5.	Tamilnadu Mercantile Bank	11,40,000	04	65	2,85,000	17538
6.	ICICI Bank	91,48,000	22	335	4,15,818	27,307
7.	Virutcham Microfinance Ltd	34,85,000	25	285	1,39,400	12,228
	Total	2,31,31,000	87	1,203	2,65,874	19,228

- INDIAN BANK ON ITS RATING GIVEN US THE STATUS OF “A”
- Indian Bank Microstate Branch at Tirunelveli had certified that all loans issued from the banks sponsored by the NGO were promptly repaid.





Mr. Melkio Stephen – AGM of VML disbursementing loan to Whitestar SHG, Authoor

The pictures below are some of the beneficiaries of economic development programmes with the assets created out of microcredit loans.





5.3 Financial Inclusion Awareness:

Financial Inclusion Awareness and capacity building on Economic development activities were carried out in three places benefitted by 350 women. The programme enabled the women to understand the various sources of credit accessibility like Banks and different MFIs to finance their existing and new economic development activities.

Date	Details of Training	Place	No of Participants	Resource Persons
11.07.2013	Training on Economic Development and Credit Linkage	Pudukottai	150 Women	Mr. Immanuel Herur – DAYA Trust, Chennai.
11.07.2013	Training on Economic Development and Credit Linkage	Thalamuthunager	125 Women	Mr. Immanuel Herur – DAYA Trust, Chennai.
11.07.2013	Training on Economic Development and Credit Linkage	Kurumbur	75 Women	Mr. Immanuel Herur – DAYA Trust, Chennai.
		Total	350 Women	



Financial Inclusion awareness at Thalamuthunager

5.4 Training on Micro Enterprise Development and Micro Credit Programmes:

Micro Enterprise Development and Micro Credit training programme was conducted for 87 SHGs covering 1203 families during the year. The training programmed enabled the participants to gain knowledge on viability identification of new venture and details about micro credit programmes offered by banks; amount of loan, rate of interest, loan utilization, repayment method, etc.

5.5 Legal Awareness Programmes:

With the support of Sathankulam Taluk Legal Aid Committee, AWAKE had conducted legal awareness programmes for community people and the students of Schools and colleges. This enabled enhanced knowledge on various laws of our country and availing Govt. Welfare Schemes.

Date	Place of camp	No of People Participated	Resource Persons	Topic of the Programme
26.06.2013	Annai Theresa Hall, Sathankulam	56	Mr. A. Pasumpon Shanmugaiah - District Judge Mrs. F. Rehana Begum - Magistrate.	Legal Awareness
25.07.2013	Chettikulam	170	Advocates of Sathankulam Bar Association	Legal Awareness
24.01.14	St. Michael School, Mudalur	155	Mr. A. Pasumpon Shanmugaiah - District Judge Mr. Sasi Sivanantham - Block Commissioner Mrs. Packiavathi - BDO	Legal awareness and opening of legal aid centre at Mudalur
07.02.14	Govt. Hr. Sec. School, Sivakalai	150	Advocates of Sathankulam Bar Association	Legal Awareness
18.02.14	Thamaraimoz hi	125	Advocates of Sathankulam Bar Association	Legal Awareness
	Total	656		





5.6. Details of Applications received on Community common needs:

Volunteers from our organisation were trained by Sathankulam Talum Legal Committee and the Paralegal Volunteers Mrs. Chandra, Mrs. Esther were appointed at legal aid centre at Mudalur. The following table shows the number of issues solved from the legal aid centre.

Date	Place of camp	Details of Applications Received
25.01.2014	Free Legal Aid Centre	Old Age Pension – 6 persons Birth Certificate – 6 persons Patta change for free house – 3 families Ration Card – 3 families
01.02.2014	Free Legal Aid Centre	Old Age Pension – 2 persons Birth Certificate – 5 persons Patta change for free house – 2 families Legal Heir certificate – 1 person

Achievements:

1. 51 persons out of application received from 144 persons received Birth Certificate. 12 Applications are on process
2. Four out of twelve members in Kurinjimalar WSHG at Chettikulam learned writing their names in Tamil.

5.6 Awareness Programme on Environmental Protection:

1. One day awareness programme was conducted at RC Middle School Nedungulam jointly with Sathankulam Taluk Legal Aid Committee on environmental protection and the importance of growing trees. Mr. Pasumpon Shanmugaiah, district judge and the advocates of Sathankulam Bar Association attended the programme. Trees were planted on the campus of the School. We had supplied the fencing for the plantation.
2. Awareness on Environmental protection and the importance of tree plantation was given to SHG women during the year through their SHG meetings. Our staff attended the SHG meetings and imparted awareness on the subject. This enabled 1500 women from 112 SHGs to gain knowledge on the importance of tree plantation to protect the environment.

5.7 Community Based Rehabilitation for differently abled:

We have carried out awareness on community care for the differently abled, through SHG meetings in the service villages. We also organized special meetings for the parents / guardian of the differently abled to educate them on best care for the differently abled.

- 625 women from 79 SHGs had gained knowledge on causes of physical handicap, and mental ill health and learned what should be and what should not be done. Importance of community care and why community care is better than the Institutional care.
- 30 parents of differently abled people were educated on caring of the affected people and children by conducting one day meeting on 8th Sep'13.
- Community organizers helped the differently abled people to attend the special camps being organized by the Tamilnadu Government to provide Govt. Welfare schemes and the applications for availing further schemes of the Government and the transport authorities.

5.8 Prevention of HIV/AIDS and TB:

Observation of International Day for AIDS:

International Day for AIDS was observed with the children living with HIV/AIDS at Calvary Chapel NGO at Thailapuram. There were 55 boys attended the programme. Mr. Pasumpon Shanmugaiah- District Judge, Administrators of Calvary Chapel and advocates of Sathankulam Court attended the programme.





The Program was aimed at providing awareness to the community on the prevention of HIV/AIDS and TB, Stigma reduction and sensitizing the community to care for the People Living with HIV/AIDS.

5.8.1 Awareness for the SHG members:

508 women from 32 SHGs were provided awareness on HIV/AIDS (methods of transmission and prevention of transmission) and care for the PLHAs, Prevention of Tuberculosis and the treatment T(DOTS) for Tuberculosis. This was carried out by the cluster coordinators when they visited the villages to monitor the SHG activities.

5.8.2 Linkage with other Organizations:

AWAKE together with Labour Welfare Association at Tuticorin imparted awareness on the welfare schemes available with the labour Dept for the unorganized sector labourers. We covered 850 men and women and imparted the awareness. We assisted 300 men and women to avail the labour ID card and renewal the ID card to make them eligible for receiving various welfare schemes.



5.9 Monitoring and Evaluation:

5.9.1 Staff Programme Review meeting:

i. Monthly Plan:

Monthly plans are discussed and prepared during the monthly staff meeting held at the beginning of every month.

ii. Weekly Review Meetings:

Chief Coordinator conducted weekly review meetings of the staff on Saturday of every week and provided the necessary guidance.

III. Monthly Review Meetings:

Programme Review cum staff capacity building programmes were conducted once in a month at AWAKE office. Activities of previous month were reviewed and activities for the coming month were planned during the meeting. Director / Secretary conducted the staff meetings. Need based training programmes were also conducted during the staff meeting.

IV. Annual Review Meeting:

Annual Review meetings are conducted during the month of April'15 to review the outcomes of the programmes of the previous year and the Programmes to be carried out in the coming year.

5.9.2 Staff Training Programme:

We have arranged capacity building programmes for the staff members with the support of other organizations. The details are given below.

Date	Details of Training	Name of Staff	Resource Persons
11.05.2013	PIP Training – Training for Village assistants	V. Chandra	TSRLM, Tuticorin
2 nd to 9 th Jun'13	PIP Training – Training for Village assistants	V. Chandra	TSRLM, Tuticorin
11 th to 25 th Jul'13	Village plan preparation training	V. Chandra	TSRLM, Tuticorin
11 th to 20 th Aug'13	Village plan preparation training	V. Chandra	TSRLM, Tuticorin

The training programme enabled the staff to give supportive role at the panchayat level in Sathankulam Taluk in mapping poverty and preparing plans for the Poverty Alleviation through the TSRLM Project.

6. Conclusion:

The year 2013 – '14 was another one year AWAKE spent its resources to serve the community to empower them economically and bring social change among them. We entered new business relationship with ICICI Bank and the Virutcham Microfinance Ltd to provide micro credit loans to the poor people. The support from these Institutions also helped carrying out other community development programmes. We are thankful to all the people who gave supporting hand in the mission of poverty alleviation and social change among the under privileged people in Thoothukudi and Tirunelveli Districts.

Association for Women's Awareness, Knowledge and Education (AWAKE), Sathankulam.