

ANNUAL REPORT-2015-16



RURAL EDUCATION AND DEVELOPMENT SOCIETY (READS)

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Introduction:

Rural Education And Development Society (READS) is a registered Voluntary Organisation involved in Education, Health and Rural Development Activities in Thiruvannamalai District. Seven young professionals' likeminded people have joined together and started this organization in 1992. It has been registered under Tamil Nadu Societies Registration Act 27 of 1975 and also with MHA, New Delhi under FCRA. Its main focus was on empowerment of the poor people in remote rural villages of Thiruvannamalai District. It believes in people's ability to respond their own situations by creating awareness on their needs and the resources available to them to satisfy their needs through collective efforts.

Objectives:

- **To promote and strengthen women Self Help Groups for their Development**
- **To mobilize the local women and material resources for development y building up an attitude of Self Help among the people to help themselves**
- **To organize workshops, seminars and training programs in the areas of health and development**
- **To impart formal and continuing education, technical education, agriculture and animal husbandry, training and consultancy services**
- **To promote farmers clubs to implement the watershed program in 1152 hectares in Chetpet Block with two micro watershed**

Current Activities:

- **Child protection scheme (1098)**
- **Special residential school for mentally challenged children**
- **Micro credit for women and men SHGs for their better livelihood and socio economic development In addition to the above the following activities were implemented during the year 2015-2016**
- **Women Leadership Training**
- **Skill training in Agriculture/horticulture**

The details and the reach out of each of the above stated programs in 2015-2016 are presented in this program.

CHAPTER – I

CHILD PROTECTION PROGRAM THROUGH CHILD LINE -1098

Child line 1098 is a National 24 Hours free emergency Phone outreach service for children in need of care and protection. From March 2011 onwards, READS has been actively involved in the child line program with the partnership support of Child Line Foundation, Mumbai and Ministry of women and child development. Govt of India. New Delhi.

READS is currently implementing The Program, in 9 Blocks of Thiruvannamalai District covering Chetpet, Arani, West Arani, Peranamallur, Thellar, Vandavasi, Anakavur, Cheyyar and Vembakkam. As part of this program, READS organizes open house meetings, School Out Reach activities and awareness programs for SHGs/CBOs other groups and individuals.

1.2 Coverage of the above activities of the program in 2015-16

Child protection scheme -1098

1. 1098 child line awareness programmes organized

Total no of Groups covered : 282 Total Members benefited : 23048

Total no of small Groups covered : 178 Total Members benefited : 1068

Total no of individuals covered : 6199 Total Individuals benefited : 30315

2. Total no of villages covered : 155

3. No of open house meetings conducted :

No of participants covered : 263 boys + 120 Girls Total : 2

4. Total no of villages covered under open house meetings : 6

5. No of issues identified :

6. List of issues identified Action taken

1.Toilet individual

2.Water Problem

PRIs were approached and they have solved such problems to the greater extent

Shelter support : 9

Missing Children - Parents asking help : 100 Restoration - No of Children 19

Medical support : No of Children

Child lost and found : unknown baby

1.3 Protection from abused – No of Children



1. Child Marriage : 19
- Physical abuse : 4
- Child beggary : 70
- Corporal punishment : 7
2. Linkages to government schemes :
 - Health Department : 7
 - Education department : 6
 - Social department : 9
3. Total cases from outreach : 161
4. Total Cases through 1098 : 215

5. Total Interventions : 222

1.4 Feed Back From the Parents, Public and the child line team

- ❖ In general parents and public appreciate the services of READS Team for their sincere efforts and commitment.
- ❖ Parents are not happy about the efforts to stop child Marriages.
- ❖ READS has been known as child protection organization
- ❖ The child line program staff are feeling happy by doing the services which reaches directly to the affected and vulnerable children.

1.5 Case study of Ms.Selvi

Ms.Selvi 13 years old lives Aanathimangalam of Thiruvannamalai District with her parents Mr.Settu (Father) and Vijaya (Mother). She is studying in 8th Standard. One Sunday, her parents went out of the village to participate in their relative's family marriage function. In the absence of parents, Ms.Selvi was alone in the house. Knowing this situation, Mr.Srinivasan, a close relative in the same village involved in sexual abuse with Ms.Selvi. This incident has been informed to READS through child line 1098.

Based on the child line phone call, READS team went to the SPOT with the support of local police station and enquired. Ms.Selvi, keeping the facts of the Sexual Abuse and contexts of the incident in view, a case against the culprit has been filed under **POCSO ACT** Subsequently Ms.Selvi is now continuing her studies in the school. Based on counseling from the child line staff of READS. This was a lesson to all others in the community.

CHAPTER – 2

RESIDENTIAL SCHOOL FOR MENTALLY CHALLENGED CHILDREN

2.1 Objective of the school :-

To Enable the mentally challenged children through Special Education. Provision of food, periodic need based exercises and Rehabilitation Services Through the Residential School.



2.2 Approval of 2nd phase Project :-

Under section 52 Act of Persons With Disabilities (PWD) Act 1995, Registration accorded and orders issued to READS by the Commissioner for the Differently Abled, Chennai for the period from 1st June 2014 to 6th August 2016. Based on the approval, 50 children have been enrolled in the school effective from June 2014.

2.3 Standard wise children's Strengths in 2015-2016

standard wise	Girls	Boys	Total
pre-primary	4	3	7
Primary I	4	11	15
Primary II	2	4	6
Secondary	7	5	12
Pre – Vocational	5	5	10
Total Children	22	28	50

Note : These children are from 15 villages of different part of the district.

2.4 Activities of the School

- ❖ Prayer and orientation
- ❖ Self Help skills Development and academics
- ❖ Yoga
- ❖ Curricular and Extra curricular Activities

2.5 Staff Team for the school

Two Female Teachers who have completed 2 years Diploma course in special education for MR with a Degree were employed to organise and co-ordinate the sessions with the support of 2 care takers, 1 Physiotherapist and a cook.

2.6 Facilities available in the school

- ❖ Van facility for children
- ❖ Good food and comfortable staying facilities
- ❖ Health/Medicare support
- ❖ Playing Ground with games/sports materials
- ❖ Play teaching materials
- ❖ Children's status / Progress Assessment and Parents Teaches Forum and meetings.

2.7 Govt Support mobilized

40 children were linked with monthly maintance Grant @ Rs.1500 per Child.

2.8 Case Study : Miss.Priya's significant Progress in self Help :-

Miss.Priya had joined with special school of READS in 2014. When priya joined the school, She was 14 years. But she was not able to handle the book and read. Over a period of 3 years now due to intensive care and guidance with exercise, she is independently take the book and read the contents. She is able to do the work and acquired self management skills like washing hands, combing hair, dressing, eating, washing plates, cleaning her room etc. she had developed Drawing skill also. Parents feel happy about her development through the special school and inputs/Care.

Chapter – 3

MICRO ENTERPRISES AND LIVELI HOOD ENHANCEMENT

3.1 NABFINS SCHEME OF NABARD – READS AS BUSINESS CORRESPONDENT

To reduce poverty through microenterprises and enhance the livelihood of poor families READS had become a Business Correspondent to NABFIN's scheme of NABARD since 2011.

Under this program, 4 blocks are being covered in Thiruvannamalai District which included Chetpet, Peranamallur, Thellar and Vandavasi. 115 Panchayats are covered in all the 4 blocks. The beneficiaries are the members of women SHG's. Micro finance is provided to the members for micro Enterprises. Income Generation Projects through credit rating process. The volume of loan ranges from Rs.20000/-, Rs.50,000 per member. READS get the service charges @2% (One percent at the time of disbursement of loan and the another one percent at the completion of full repayment of loan) from NABFINS. A trained team is involved in the program.

3.2 READ'S Rules And Responsibilities as a Business Correspondent

- ❖ Strengthening of groups and monitoring of group functions.
- ❖ Identifying eligible groups for credit linkages.
- ❖ Assist MABFINS team in credit rating.
- ❖ Followup with the beneficiaries
- ❖ Collecting the loan repayment amount and paying to NABFINS
- ❖ Submitting periodic Reports to NABFINS in the prescribed format
- ❖ Accountable for NABFINS Micro Finance to Groups.



3.3 Reach out by Reads in 2015-2016 under NABFIN's of NABARD

- ❖ Volume of loan disbursed : Rs.10,37,40,000/-
- ❖ Number of SHG's Aailed loan : 216
- ❖ Number of Beneficiaries : 3240
- ❖ Purpose for & Which Micro Finance provided included :
 - Agriculture and allied Activities
 - Micro Enterprises
 - Asset Creation
 - Children's Higher Education
 - Marriages
 - Settling of Higher rate of interest loan from money lenders and other family Needs.

3.6 REACH out till 2015-2016

From the beginning to till march 2016 the Micro Finance support services of NABFINS through READS – Business Correspondent has been reached out to 1045 SHGs with the amount of Rs.39.25 Crores.

3.7. (A certificate given by the District Manager in this regard is presented)

3.8 Unique Features of NABFINS READS as Business correspondent

- ❖ Committed project team and good partnership co-operation from NABFINS team.
- ❖ Intensive field followup and monitoring
- ❖ Good repayment discipline of members
- ❖ 100% loan repayment from the beneficiaries
- ❖ Financial Management system is in place.

3.9 Case Study

Mrs.Devika is one of the member in Vinayagar Women SHG in Rajammapuram Village. In this group, Mrs.Devika saves from her wage earning regularly for the past 10 years. She takes loan from internal group lending for her family needs. Since she lives in a hut, she has the vision to build a own comfortable house is her life time. She had expressed her vision in the group meeting It was decided in the meeting that Devika to be supported to construct her house through NABFINS READS as Business Correspondent to NABFINS, Mrs.Devika was supported with the micro Finance. Now Mrs.Devika lives in her own improved house. She shares her thanks with joy with READS Team.

CHAPTER – 4

GENERAL PROGRAMMES

4.1 Women Leadership Training



As part of empowering women, Leadership Training was organized for Marginalised women in two hatches at chetpet READ's meeting hall About 100 women participated in the Training. Status of women in the present scenario, Issues of Gender inequality, Rights of women, Legal options to fight against injustice to women, Need for women leadership qualities were the topics covered in the training. The sessions were facilitated by lawers and experts in the field of Women Empowerment and Development, Regarding this training News item has been published in the local Newspaper and a News clipping is enclosed

4.2 SOIL TESTING FOR FARMERS



With the sponsorship support of Murugappa Research Foundation, Chennai, Soil testing for farmers has been organized in the project area. It was done on free of cost. The results of the soil Testing are given to the farmers to plan their crops accordingly for enriching the soil : 500 farmers were covered under the soil testing Project. The intensive action components linking the awareness and action components may have to be planned with the foundation.

4.3 Flood Relief :-



During the heavy rain, Cyclone and floods in Tamilnadu unexpected damages and loses happened including human and animals deaths. People are severely affected specially in

Chennai, Cuddalore and Thiruvallur Distirct. Through it was not declared as National Disaster, it was an opportunity to see the Humanity and Unity among the individuals, Organizations in terms of Volunteerism and helping others in the disaster situations.

As part of Flood Relief, Food and refreshments were provided to Chetpet block. 22 familires (76 Adults and 30 children) during the floods and also Mats, Bed Sheets, and Medicines for common illness were provided to the affected people in Manapakkam area of Chennai. About Rs.1.50 Lacs has been spent for flood Relief activities by READS.

4.4 AGBM of TNVHA

READS is a member organization with Tamilnadu Voluntary Health Association (TNVHA) Chennai, Dr.Muralidharan, The Director, READS being the convener of North Zone volunteered and hosted the Annual General Body Meeting (AGBM) of TNVHA in 2015 at Polur. Thiruvannamalai.

The AGBM was held at Sri Ramajayam CBSE school, Polur. The Members of TNVHA participactd in the theme based seminar and the meeting. The Executive Board members of TNVHA appreciated the organizing team and READS for the excellent arrangements and hospitality.

4.5 Efforts Taken for Resource mobilization :

With the objective of raising funds to address the areas of concerns such as micro small and medium enterprises, water, Health and Education for Dropout children and care for aged people. Efforts were made and concept not / Proposals regarding the above areas were sent to some resource agencies. How ever from responses of such agencies, we understand that there is scope for READS to get approval for these projects if co-funding is assured.

Keeping the above, we sincerely appeal to well wishers Donors to offer linkages for support. We would be happy to share the concept papers with the interested donors and resource agencies possible partnership co-operation.

Acknowledgements:-

READS places its thanks and acknowledgements to :

- ❖ NABFINS Ltd, Bangalore and Thiruvannamalai District office
- ❖ Child Line Foundation, Mumbai & Ministry of women and child Development, New Delhi.
- ❖ Office of the Commissioner for Differently Abled, Chennai.
- ❖ District Administration and Govt all line Departments, Thiruvannamalai District.
- ❖ READs Bankers & Auditors
- ❖ Net working organizations.

For their support and cooperation to READS. We are also thankful to all our Board members and Staff team for their suggestions and services.

A Special thanks to Dr.P.Saminathan, Development Consultant / Trainer for his professional inputs for staff development and for documenting 2015-2016 programs in this Annual Report. We look forward to have cooperation and support from all the stake holders in future as well.

Dr.Muralidaran
Director, READS