

# Women's Organisation in Rural Development [WORD]

Enabling Women | Educating Children

## **ANNUAL REPORT APRIL 2020- MARCH 2021**





Offering Quality Services for the upliftment of rural women and children.

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## *Our partners in Development*

 <p><b>terre des hommes</b> netherlands</p>	<p>Terre des Homes - Netherlands.</p> <p><a href="http://www.tdh.nl">http://www.tdh.nl</a></p>	<p>Revolving Fund of Relief of Poor Program and Care and Protection of Children.</p> <p>From December 2010</p>
	<p>South Central India Network for Development Alternatives (SCINDeA).</p> <p><a href="http://www.scindea.net">http://www.scindea.net</a></p>	<p>Integrated Community Development Program.</p> <p>From 2004.</p>
	<p>EWDE- Germany</p> <p><a href="http://www.fairclimate.com">http://www.fairclimate.com</a></p>	<p>Microscale CDM Biogas Program</p> <p>From May 2011</p>
	<p>Freedom Fund, USA.</p> <p><a href="http://freedomfund.org">http://freedomfund.org</a></p>	<p>Reduce the risks of Young Workers in Textile Industries from September 2015.</p>

	<p>Fullerton India Credit Company Limited.  <a href="http://www.fullertonindia.com">http://www.fullertonindia.com</a></p>	<p>Market Linked Vocational Training Program on Tailoring  From August 2016</p> <p>Promoting Menstrual Health Hygiene Program with the provision of reusable sanitary napkin for Rural Women  From March 2018.</p> <p>Market Linked Vocational Training Program on Beauty Care.  From March 2019.</p>
	<p>Litworld, USA  <a href="http://www.litworld.org">http://www.litworld.org</a></p>	<p>Lit club Activities  From January 2017.</p>
	<p>Micro Credit for Mothers, Netherlands  <a href="https://www.microkredietvoormoeders.org">https://www.microkredietvoormoeders.org</a></p>	<p>Improve the Quality of lives by enhancing the entrepreneurial Skills to set up Income Generation Programs for the women affected by HIV/AIDS through Micro Credit Assistances in Namakkal District  From October 2017.</p>

	<p>Voice Foundation, Chennai through the support of Google India/ TATA Trusts.</p> <p><a href="https://www.google.com/about/values-in-action/internet-saathi/">https://www.google.com/about/values-in-action/internet-saathi/</a></p>	<p>Internet Saathi Program – to educate digital literacy &amp; digital livelihood promotion among rural women in Namakkal District.</p> <p>From January 2018.</p>
	<p>Social Awareness and Voluntary Education (SAVE), Tirupur, India</p> <p><a href="http://www.savengo.org">http://www.savengo.org</a></p>	<p>Forming Internal Complaints Committee – ICC &amp; Works Committee – WC in the Textile Industries in Erode District</p> <p>From August 2018.</p>
	<p>Dhwani Foundation Bangalore.</p> <p><a href="http://www.dhwanifoundation.org">http://www.dhwanifoundation.org</a></p>	<p>Niranthara Program – Capacity Building Program for NGOs in Tamilnadu</p> <p>From December 2020</p>

## FROM THE DIRECTOR'S DESK.....

Dear All,

I am extremely happy to meet you all again through the annual report for the year 2020-2021.

WORD has crossed its thirty second year of its social service and entered in its thirty third year with great joy and regained hope. With all the rich experience it has attained in the long path having administered wide range of projects, we do hope to carry the things forward with the learnings blended with new innovations and quality delivery of services to the public.

The Covid 19 pandemic has made all our lives to a complete halt down in the year 2020 to all our lives and our livelihood. We also thank all our supporters to undertake all the humanitarian and emergency relief support to the affected population in Tamilnadu even during the lock down period.

On behalf of WORD and on my personal behalf, I would like to express my full-hearted thanks and gratitude to all those who have extended their financial, programmatic, organizational and technical guidance to us in the due course of time. Our thanks are due to our individual sponsors and funders to all our program initiatives.

We also thank the support and co-operation from all the government & non-government officials in Namakkal, Salem and Erode Districts, local elected representatives, co-working friends, staff team of WORD, development consultants, auditors, lawyers, philanthropists, media friends, well wishers, volunteers in the public and

people in the local areas who extended their absolute co-operation and support in implementing all our programs successfully and diligently with people's participation.

Thanks for all the co-operation and expect the same in the future too....

Socially Yours,



M. Renida Sarala,  
Director.  
sarala@wordorg.net





Economic independence is the core and ultimate aim in any social development initiative. Through women development Program WORD has made tremendous linkages of loan assistances for the self help groups from banks.



Due to the growing need for the economic development of the rural women and men in Namakkal District, WORD joined in hands with HDFC bank under business correspondent model for its micro-credit program for the self help groups. The micro credit helps the group members to start various micro-enterprises to generate considerable income for the family and to spur the rural economy. It has to be noted that WORD has already implemented the micro-credit program with the funding support of ECLOF-India, Chennai and Mrs. M. Renida Sarala, Director of WORD is presently serving as a board member in ECLOF-India office at Chennai.

Till March 2021, 987 groups have been formed with 17426 rural women besides 41 male SHGs.

Each SHG is having their own savings accounts in the nearby banks and they are promoted to practice the internal thrift and credit process. The women group members were being given various intensive training packages including the induction and orientation training on the concept of SHGs, leadership training, Entrepreneurial Development program (EDP), Various Income Generation Programs like production of goods, Marketing strategies, various vocational training programs, value added services to the products etc.,

The groups have started to manufacture their own products. Many groups involved in

manufacturing house-hold things, vermi-composting, toys making, bamboo products, garments, embroidery, chrosa works, glass painting, oil painting etc.

WORD is disbursing micro-credit assistance for the self Help Groups with the financial support from Terre des Hommes, Netherlands for various entrepreneurial activities of the self help groups.

The groups who have got loans from this revolving fund program have started ready-made power loom units, garment units, micro scale foot-mat making units, brick chambers, piggery unit, setting up grocery shops, hand loom units to make silk sarees etc.,

Till 31 March 2021, INR 16,95,02,406 has been disbursed to 7413 members in the self help groups.

The proceeds of the interest are being used to support the care and protection services for the vulnerable children and for their health and educational development in Namakkal District.

	<p><b>SCINDEA NETWORK ACTIVITIES</b></p> <p><b>INTEGRATED COMMUNITY DEVELOPMENT PROJECT</b></p>
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Under the South Central India Network for Development Alternatives (SCINDeA) network the Integrated Community Development Project is being implemented in 30 villages in Namakkal District with an integrated approach for the overall development of the community.



The program focuses with the wide range of integrated activities on health, education, child development, women and youth and development, sustainable environment and improved socio-economic initiatives for the families reeling under poverty through household and community based approaches.



## MICRO SCALE CDM BIOGAS PROJECT.

WORD is one of the coalition partners of SCINDeA biogas coalition which is technically supported by Fair Climate Network. Under this project, 5000 end users will be identified and they will be built the domestic biogas units and they access the carbon revenues under Clean Development Mechanisms for their emission reductions.



The Host Country Approval for this project has been obtained from the Ministry of Environment & Forest, Government of India. The project has been registered with UNFCCC as a microscale CDM biogas project of WORD.

EWDE- Germany has invested the fund to construct the biogas units and would take forward the certified Emission Reductions for the next 6 years.

Till now, 300 biogas units were constructed and monitored in Namakkal District and are being maintained.





## REDUCE THE RISKS OF YOUNG WORKERS IN TEXTILE INDUSTRIES

From September 1, 2015, WORD has started a new program to reduce the risks of young women in the Textile Industries in Namakkal District with the financial support of Freedom Fund, USA.

Under this project, WORD works in 50 villages in the textile bound area of Pallipalayam and Tiruchengode Blocks in Namakkal District. It is a new initiative designed by Freedom Fund to ultimately provide better protections to vulnerable populations to prevent cycles of exploitation.



The major activities under this project are awareness generation, formation and promotion of community support groups, formation and promotion of adolescent groups, medical care for the adolescents, to support mental health support for the adolescents and their family members, career guidance for adolescents, impart life skills education, Conduct Film Based Curriculum to get away the risks on children exploitation in all forms, co-ordination with Government Departments Trade Unions, Mill Owners, Education Support to the adolescents to encourage their higher studies, provide job oriented vocational training programs, conduct medical camps for the adolescent girls who go to the mills, Setting up of Internal Complaints Committees (ICC) in the textile industries, Promotion of Micro Entrepreneurial Services, form and promote Multi Stakeholder Initiatives (MSI) to address the issues related to the risks of young women in the Textile Industries and have set up 50 children resource centers in the 50 working villages in Tiruchengode and Komaralalayam taluks in Namakkal District.

As part of the Project Activities, WORD is also working with the Textile Industries to set up Internet Complaints Committees (ICC) in pursuance of Sexual Harassment of Women at Workplace (Prevention, Prohibition and. Redressal) Act 2013. WORD is also a member of the Local Complaints Committee in Namakkal District as part of the Sexual Harassment of

Women at Workplace (Prevention, Prohibition and Redressal) Act 2013. WORD is closely working with the Department of Social Welfare in Namakkal District in this regard.

Coordinated interventions also includes:

- Engaging with communities to improve access to education, training, and employment opportunities, and reinforcing community structures and social services to reduce vulnerability among adolescent girls and young workers,
- Working with district and state-level authorities to strengthen worker rights
- Help families develop better economic opportunities and reduce their reliability on moneylenders and enable the government assistance schemes reach them effectively.

	<b>MARKET LINKED VOCATIONAL TRAINING PROGRAM ON TAILORING &amp; BEAUTY CARE</b>
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With the funding support from [Fullerton, India](#) Credit Company Limited under their Corporate Social Responsibility (CSR) Program, WORD is establishing and running satellite vocational training centers in various cities in Tamilnadu.

- From August- November, 2016, WORD established two vocational training centers both in Rasipuram and Namakkal to offer three months course on tailoring and embroidery for 100 women in Namakkal District.
- From January - March 2017, WORD established two vocational training centers in Namakkal and Omalur attaching to the Fullerton Branches of Velagoundampatty in Namakkal District and Omalur in Salem District.
- From May- July 2017, two vocational training centers has been established in Omalur and Edappadi in Salem District in Tamilnadu and trained 102 candidates.
- From January - March 2018, two vocational trainings were established in Vellakkovil in Tirupur District and Elampillai in Salem District to cater to 100 candidates.
- From March - May 2018, two vocational training centers were established in Udumalpet and Musiri in Tamilnadu and trained 103 candidates.
- From October 2018- March 2019, six vocational training centers were established in Udumalpet, Pollachi, Erode, Dharapuram, Kulithalai and Duraiyur to train 600 candidates.

- From November 2019- March 2020, WORD established six vocational training centers in Musiri, Lalgudi, Perundurai, Tirupathur, Kinathukadavu and Elampillai locations to train 600 candidates.

Currently (from January- March 2021), WORD runs six vocational Training Centers in Tailoring in Namakkal, Duraiyur, Dharapuram, Kaatoor, Thirupathur and Karaikudi centers. There is an intake of 50 trainees in each center and a there is a total of 300 trainees altogether.



The trainees have been given comprehensive hands-on training on all tailoring technologies. They have also got assisted for employment linkages and self employment opportunities after this training program for increased family income.



From March 2019, WORD with the support of Fullerton India Credit Company Limited established two beauty care training program in Erode and Salem to train 100 women in beauty care concepts.



Based on the success of this program model, Fullerton India supports WORD to established four more beauty care training centers in Omalur, Perundurai, Kattur- Trichy and Pudukkottai locations in Tamilnadu for the period from January- April 2020.

	Promoting Menstrual Health Hygiene for Rural Women & Promotion of Reusable Sanitary Napkin
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With the support from Fullerton India Credit Company Limited, the program on Promoting Menstrual Health Hygiene for Rural Women is being implemented from March 2018.

Under this Program, a stitching unit of Safepad- a reusable, infection and odour free sanitary napkin was also established with the technical support from RealRelief based at Denmark.



The launching program for this project was held on 22nd March 2018 at WORD, Namakkal. Mr. Arun Aravind, CSR Manager- South; Mr. Mathusuthanan, Area Manager, Mr. Suresh, Cluster Manager from Fullerton India Credit Company Limited, Mr. Karthick Thangavel from RealRelief-India and Mrs. M. Renida Sarala, Director-WORD participated the event and introduced the Safepad- the reusable sanitary napkin. The stitching center for the safepad was also declared opened during this glittering event.

The stitching center in Namakkal is the very first center in the community based stitching for safepads in India. It receives various visitors both from India & abroad for visit for the replication in their respective areas. Besides, the stitching unit in Namakkal, WORD also started a 6 months stitching centers in Karur and Erode to engage women for safepad during this year.

The safepads are being stitching, made QC, packed and marketed through a dedicated team.



## LITCLUB ACTIVITIES

With the support of Litworld, USA we have launched litclub program in Namakkal District in Tamilnadu, India from December 2016. Under this program we have started this program with 8 litclubs in Namakkal District.

This program provides young people engaged with productive literacy experience during the out-of-school time and backed by Litworld's Guided by LitWorld's “7 Strengths” – Belonging, Curiosity, Friendship, Kindness, Confidence, Courage and Hope.





The children in these 8 litclubs are being taught every week end with the structured activities with the modules developed by Litworld, USA.



**Improve the Quality of lives by enhancing the entrepreneurial Skills to set up Income Generation Programs for the women affected by HIV/AIDS through Micro Credit Assistances in Namakkal District**

This project is being implemented from October 2017 with the support of Microcredit for Mothers, Netherlands.



Under this project, micro credit support is being offered for the women affected by HIV/AIDS to set up/ scale up with income generation programs. Constant follow ups are being made to assess their improvements.

Till March 2021, 134 women have been supported with the micro credit assistance for their income generation programs.



## Internet Saathi Program

With the Corporate Social Responsibility (CSR) support of Google India, TATA Trusts through VOICE Foundation based at Chennai, WORD is implementing the Internet Saathi Program in Namakkal District from January 2018.

Under this program, 85 volunteers (Internet Saathis) have been appointed in Namakkal District. Each volunteer is assigned to work in 4 revenue villages. Each Saathi has been given two android mobiles through which they educate the rural women on internet and digital literacy.

As an add on component of this project, the awareness program was carried out in the community on early and forced child marriage issues through videos.

WORD with the support of VOICE Foundation, successfully carried out Digital literacy & internet safety among the rural women and promoted the piloting the digital livelihood promotion with the network of “N Store”- an android based app with the support of TATA Trusts/ Google India.

During this financial year, the eligible saathis have been on-boarded for the training on livelihood promotion through incubation training by online.





## Multi Stakeholder Initiative- TN

### Forming & Promotion of ICC & WC in Textile Industries

WORD is part of the Multi Stakeholder Initiative –TN to promote the labour standards in the Textile Industries with the involvement of all the associated stakeholders in the Textile Industries in Tamilnadu.

With the support of Social Awareness and Voluntary Education (SAVE)-Tirupur and as a part of with the funding support of Partnership for Sustainable Textiles, a German multi-stakeholder initiative with members from the fields of business, politics and the civil society, WORD is facilitating the formation of Internal Complaints Committee in pursuant of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 & Works Committee in pursuant of the Industrial Disputes Act, 1947 in the Textile Industries in Erode District from August 2018 to improve the labour standards in the Textile Industries.



WORD has formed ICCs in 10 Textile Industries in Erode District and has given training program for the Senior, Mid-level managements for the Textile industries and also to the workers on Internal Compliance Committee and Workers Committee.



# Covid 19

## Emergency Relief and Support Activities.









We have executed the following activities as emergency Relief during the Covid 19 lock down period in 2020.

- Stitching the disposable and reusable face masks at our production center in Namakkal for distribution to public.
- Distribution of 24,400 Personal Hygiene Kits to rural women supported by Fullerton India Credit Company Limited in 60 locations in Tamilnadu.
- Bridge medical needs of 11,234 rural people in 150 health care camps with the support of Fullerton India Credit Company Limited.
- Emergency Relief by means of distribution of dry rations for 1978 families and Bridge Support for Livelihood for 851 women supported by Freedom Fund in Namakkal District in 3 rounds.
- Volunteering Activities with Indian Red Cross Society in Namakkal District.
- Distribution of Dry Ration things for 682 families (in 2 rounds) & Personal Protection Equipments (PPE Kits) to Sanitary Workers supported by SCINDeA.
- Emergency Support for 157 women affected by HIV/AIDS with Personal & Hygiene Kits and Interim Job Assistance during the lock down with the support of Microcredit for Mothers, Netherlands.

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