

Women's Organisation in Rural Development [WORD]

Enabling Women | Educating Children

ANNUAL REPORT APRIL 2023- MARCH 2024



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

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Our partners in Development

 <p>SMFG IndiaCredit Uday ek nayi subhah</p>	<p>SMFG India Credit Company Ltd, India</p> <p>https://www.smfgindiacredit.com/</p>	<p>Market Linked Vocational Training Program on Tailoring</p> <p>From 2016</p> <p>Promoting Menstrual Health Hygiene Program for Rural Women</p> <p>From 2018.</p>
 <p>Brot für die Welt</p>	<p>EWDE- Germany</p> <p>http://www.fairclimate.com</p>	<p>Microscale CDM Biogas Program</p> <p>From May 2011</p>
 <p>LitWorld®</p>	<p>Litworld, USA</p> <p>http://www.litworld.org</p>	<p>Lit Club Activities for Children</p> <p>From January 2017.</p>
 <p>SCORE livelihood foundation</p>	<p>SCORE Livelihood Foundation, India</p> <p>https://scorelive.in/</p>	<p>Project Sakhi Financial Literacy Program for Rural Women in Namakkal and Salem Districts in Tamilnadu</p> <p>From August 2023- March 2024.</p>



**Azim Premji
Philanthropic
Initiatives**

Azim Premji Philanthropic Initiatives, India

<https://azimpremjifoundation.org>

Supporting Communities to prevent forced labour, promote workers rights and to activate local governance mechanisms in Namakkal District.

FROM THE DIRECTOR'S DESK.....

Dear All,

I am extremely happy to meet you all again through the annual report for 2023-2024.

WORD has crossed its thirty fifth year of its social service and entered in its thirty sixth 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.

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 programmes 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.

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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 to start their entrepreneurial journey with greatest joy and economic independence.

WORD promotes women self help groups (SHGs) in Namakkal District. 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.

With the support of Terre des Hommes, Netherlands, WORD is supporting the women beneficiaries to attain economic development and to start entrepreneurial journey.

The women groups with our technical and programmatic supports have started ready-made power loom units, garment units, micro scale foot-mat making units, small scale shops, piggery unit, setting up grocery shops, various small business ventures, hand loom units to make silk sarees etc.,

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.

Under this program, 300 biogas units were constructed in Namakkal District and are currently are being maintained as a clean energy drive.



Supporting Communities to prevent forced labour, promote workers rights and to activate local governance mechanisms

From June 2022, WORD has been implementing this project in 30 villages in Namakkal District primary focusing on the adolescent workers, vulnerable children and with migrants who work in the Textile Industries.

The focused activities are being implemented in the community level, textile industries and with the migrant workers.

The major thrust of 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, career guidance for adolescents, life skills education, 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 Committees (IC) in the textile industries, to address the issues related to the risks of young women in the Textile Industries and have set up 30 children resource centers in the 30 working villages in Namakkal District. We have also established 4 resource centers exclusively for migrant children in the Textile Industries for the education of migrant children.



Project Sakhi- Financial Literacy for Women

From August 2023, WORD is implementing Project Sakhi (Friend) - Financial Literacy Program for women with the programmatic support from SCORE Livelihood Foundation under the CSR support from SMFG India Credit Company Limited.

In the current phase, this program is being implemented in Velagoundampatti location in Namakkal District and Mettur and Omalur locations in Salem District.

In each locations, 8 trained people have been identified and trained on key aspects of the project- Savings, Insurance, Investments, Digital transactions and social security. The trained women will reach out to 250 rural women to deliver the trainings.

The formal launch of this program was held on 30 August 2023 in Namakkal. Mr. Amol Bhalerao, Senior Vice President – CSR SMFG; Mr. P.S. Sasikumar- Senior Manager- CSR- SMFG; Mr. Madhuban Pandey, Chief Operating Officer, SCORE Livelihood Foundation; Mr. Mr. Dinakaran, Territory Manager, SMFG India Credit Company Limited; Mr. Kumar, Unit Manager, SMFG- Gramsakthi, Velagoundampatty Branch participated in the launching program.

24 Sakhis have been identified and trained to carry out the project deliverables in the 3 locations at present. Besides, in each location 4 volunteers have been trained to reach wider audience of women to reach out the financial literacy contents.



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.



MARKET LINKED VOCATIONAL TRAINING PROGRAM ON TAILORING

With the CSR support of SMFG India Credit Company Ltd, WORD has been implementing market linked vocational training programs on tailoring on various locations in Tamilnadu from the year 2015.

In the current financial year, From December 2023- March 2024, WORD established three training centers in Aarani, Thiruvannamalai and Vandavasi in Thiruvannamalai District for 180 rural women and also the refresher training batches both in Erode and Namakkal Districts for 240 rural women.

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.

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 2023, 162 women have been supported with the micro credit assistance for their income generation programs.



**PROMOTING MENSTRUAL HEALTH HYGIENE
PROGRAM FOR RURAL WOMEN**

With the support from SMFG India Credit Company Ltd (Earlier as Fullerton India Credit Company Limited) and with the technical support of Real Relief, Demark- the program on Promoting Menstrual Health Hygiene for Rural Women has been implementing from March 2018.

Under this program, we are educating the menstrual health and hygiene practices for the rural women and adolescents primarily in Namakkal District.

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