



**ASSOCIATION FOR INTEGRATED
RURAL DEVELOPMENT**

**ANNUAL REPORT
2020-21**

1.RAMANATHAPURAM, TAMIL NADU

1.1. BACKGROUND - ABOUT THE DISTRICT:

Ramanathapuram District is an administrative district of TamilNadu state in Southern India. The city of Ramanathapuram is the District Head Quarters.Ramanthapuram District has an area of 4175 Sq.kms. It is bound by Sivaganga District in the North, by Pudukkottai District in the North-East, by the Palk Strait on the East, by the Gulf of Mannar on the South, by Thoothukudi District on the West, and by Virudhunagar District on the North-West. The district contains the Pamban Bridge, an east-west chain of low islands and shallow coral reefs that extend between India and the island nation of Sri Lanka, and separate the Palk Strait from the Gulf of Mannar.

The district is divided into nine revenue division with Ramanathapuram town as its headquarters. It has four municipalities, seven Town panchayats and 400 Revenue villages. Rural Development Programmes of the government are implemented through 11 administrative blocks (Panchayat unions) and 429 village administrative bodies (Panchayats) with 2362 hamlets.

It has 11 Hospitals, 14 Arts & Science Colleges,4Engg. Colleges, 112High Schools & 143 Higher Secondary Schools run by the Government and Private respectively. The entire district covers an area of 4175 sqkmtrs. The national and state highways together cover a length of 389 kms in the district. Rameswaram a coastal town is a legendary pilgrim center for Hindus.

“The Waterless forest” as widely known Ramanathapuram district lies in the southeast coastal district of Tamilnadu, India. This goes to say that the district is drought prone for the greatest part of the year. Nature of the land is mostly flat and sandy. Due to lack of irrigation, agriculture depends only on rain water, which is very low and scarce. The three major reservoirs too suffer scarcity of water almost throughout the year. Palmyrah trees which thrive in this climatic condition are the only species found abundantly in this district. Recent days “KaruOdoi” (Prosopisjuliflora) tree variety

brought to meet the fuel need of the rural people is encroaching most of the areas and adding up to the condition still further.

1.2 DEMOGRAPHIC PROFILE OF THE DISTRICT

According to 2011 census, Ramanathapuram district had a population of 1,353,445 with a sex-ratio of 983 females for every 1,000 males, much above the national average of 930. A total of 140,644 were under the age of six, constituting 96,420 males and 44,224 females. Scheduled Castes and Scheduled Tribes accounted for 18.4% and .01% of the population respectively.

The average literacy of the district was 72.32%, compared to the national average of 74.04%. The district had a total of 323,905 households. There were a total of 602,977 workers, comprising 173,767 cultivators, 60,874 main agricultural labourers, 25,228 in house hold industries, 343,108 other workers, 116,827 marginal workers, 15,362 marginal cultivators, 48,476 marginal agricultural labourers, 7,994 marginal workers in household industries and 15,298 other marginal workers.

The literacy rate is 72.32% in general in while rural level is 69.15% and female 45.20%. Muslim, Chettiar, Reddiar, Nayakkar, Thevar, Nadar, Meenavar, Yadavar, Pallar, Paraiyar and Chakilliyar from the major caste groups in the district. Of these 77.39% are Hindus, 6.73% are Christians and 15.37% are Muslims by religion. The main occupations are Fishing, Agriculture, Palmyrah Tapping Petty trades and business. The traditional land tenure system in the villages has lead large number of people to marginal and landless labourers. About 80% of the land holding is with 5% of the rich in rural areas. Besides, this district does not have any big job-oriented industries. Among the existing 12 small level factories, three are more or less paralyzed. Employment opportunity, on the whole, is very low. This tends migration of the people to other parts of the country as well as abroad that adds up to other health related issues like Tuberculosis, Sexually Transmitted Infections, HIV etc.,

1.3. ABOUT THE ORGANISATION AND THE COMMUNITIES

AIRD was founded in the year 1991 to improve the conditions of Palmayrah workers and other excluded and vulnerable communities in Ramanathapuram district. Keeping its mission, AIRD has been instrumental in capacitating and organising them to access the mainstream services. Over the years, AIRD has been successful in forming and equipping the Ramanathapuram District Palmayrah Workers' Federation to function independently as a registered body to protect their rights and work for their development.

AIRD subsequently commenced work with Rural Artisans through a Network intervention programme in 1996 called NEERA (Network for Education and Empowerment of Rural Artisans) and reached out to the communities in 30 Panchayats of Ramanathapuram and Thoothukudi Districts. This initiative entailed working through women groups as a strategy in reaching the goal of the overall programme, which was to promote self-help through a community organisation process, equip the communities with awareness generation and capacity building, and enable the community to create access to resources by linking with mainstream players. Through the efforts made, we got a programme through a NEERA Network, focused on four major components namely: Access to Primary Health Care, Increasing Income Generation Options, and Greater Participation of Community in Local Governance & Strengthening of Federation to enhance Community Competency.

This NEERA initiative enabled AIRD to address many of the community issues and equip the communities to be a partner in development as opposed to treating them as mere recipients of project benefits. This in fact has enabled the communities to sustain the efforts to date.

AIRD implemented a Community Based Care and Support programme for HIV/AIDS in the district. This was an alliance of 22 NGOs in Tamilnadu supported by International HIV/AIDS Alliance, UK. AIRD implemented CRL (Climate change responses, Risk reduction, and Livelihood promotion) programme in Ramanathapuram district with 12 NGO partners from 2012 to 2014. The programme focused on sustainable agriculture, renewable energy, micro insurance, microfinance and social enterprises.

Besides, the organization has also been implementing a Targeted Intervention for Female Sex Workers (TI FSW) program since 2008 with the support of National AIDS Control Organization (NACO), New Delhi through Tamil Nadu State AIDS Control Society (TANSACS), Chennai. The core objective of this program is to identify Female Sex Workers, ensuring safe sex practices through use of condom, increasing their health seeking behavior by periodical health check-up especially for Sexually Transmitted Infections (STI), taking continuous treatment and also motivating the partners through them for treatment have been ensured with most of the people identified.

Subsequently AIRD went through difficult circumstances due to various internal and external anomalies beyond its control effective 2014. This included the changing donor priorities and their perceptions about India and particularly TamilNadu. Also, there had been an effort to restructure the board with the view to strengthen its competence both in terms of coping with emerging demands and skill sets.

As a result, AIRD is on to a new phase of its development efforts. This also means that the organisation has to reconsider its mandate and programmes. Consequent to this, AIRD has the TANSACS program as its anchor initiative and is gradually working on a Farmers initiative, besides some community based micro enterprises and establishing Off Farm Producer Organizations are being thought through and are likely to be grounded during the ensuing year 2020-21.

2. MAJOR ACHIEVEMENTS OF AIRD DURING 2020-21

It has been a trustworthy Organization working with the communities it strives to serve, develop and also the donor communities which have been supporting it.

Following major activities were carried out during the year for the communities with their active participation:-

2.1. TARGETED INTERVENTION AMONG FEMALE SEX WORKERS

(TI - FSW)

This TI – FSW programme is implemented among Female Sex Workers (FSWs) with the funding support from Tamil Nadu State AIDS Control Society, Chennai from the year 2008 onwards. The core objective of this program is to identify Female Sex Workers, ensure their safe sex practices through the use of condom, increasing their health seeking behavior by periodical health check-up especially for Sexually Transmitted Infections (STI), encouraging them taking continuous treatment and also motivating the partners for counselling, testing and treatment (if necessary) have been ensured with the majority of the people identified.

TANSACS project which has been carried out over the past 12 years effectively by AIRD has also resulted in the institution performing well among the NGOs falling under Madurai Region.

Highlights of performance could be:-

Total Blocks in Ramanathapuram district: 11

Blocks covered by TI: 11

HRGs to be covered i.e., Female Sex Workers in the Urban and Rural areas of 10 Blocks in the district - Target: 900;

Coverage: 915

Since 2008 till March 2021 AIRD has recorded the following as Achievements:

Identified Four (4) HRGs among total no. of HRGs as HIV Positive cases are on ART.

They are being closely followed-up at regular periodic intervals to ensure their treatment adherence.

2.1.(i).REACH AND ACHIEVEMENTS OF TI-FSW PROJECT: -

<u>THE REACH</u> Comparison between consequent Three years from 2018-19 to 2020-21				
S.No.	Particulars	April, 2018 - March, 2019	April,2019 - March,2020	April,2020 - March,2021
1.	Target	900	900	900
2.	Registered	1155	1185	1214
3.	Coverage	853	881	908
4.	STI Clinic Visit	1526	2114	1247
5.	Regular Medical Check up	1488	1989	1220
6.	HRGs on STI Treatment	0	0	8
7.	Presumptive Treatment	38	125	27
8.	HIV Testing	1359	1379	951
9.	Free Male Condom Distributed	1, 55,222	1, 59,930	99,665

The shortage in the performance of Reporting Year compared to the previous year is due to the COVID-1 pandemic and the lockdown resulting in the lesser performance in the coverage of the target.

**2.1.(ii).MAJOR THRUST AREAS OF TARGETED INTERVENTION
AMONG FSWs IN PREVENTING STI / HIV ARE:**

Making the FSWs undergo STI/HIV testing through referral and linkage twice in a year, i.e., once in 6 months.

- (a) Making the HRGs undergo Regular Medical Check-up (RMC) once in a quarter i.e., four times a year by physically accompanying them to STI Clinic in Government facilities.
- (b) Distribution of Condoms among HRGs through Peer Educators (PEs) to promote safer sex and to prevent the spread of STI /HIV from Partners to HRGs and vice versa.
- (c) Ensuring the availability of Social Marketing Condoms at the TI Project Office for the use of clients who visit HRGs opting for priced / commercial condoms.

2.1.(iii).DISTRIBUTION OF FREE NUTRITIVE FOOD ITEMS PACK TO THE PEER EDUCATORS AND A PLHIV, MOBILISED FROM DEEN SUPER MARKET,THANGACHIMADAM

On account of Religious Festival and as a token of providing Nutritional support to the 14 Peer Educators and a PLHIV in our Follow-up who are poor and downtrodden in their economic aspect, 15 No. of Free Nutritive Food Items Packs each worth Rs.400/- were issued to 14 Peer Educators and a PLHIV, totaling 15 women members on 21/11/2020. These packs were mobilised from Deen Super Market, Thangachimadam as a result of Resource mobilization effort made by us .

We, as an organization and as a Staff Team along with the Beneficiaries express our hearty and a sincere gratitude to Mr.L.Ibrahim,Proprietor, Deen Super Market and his family members who extended their philanthropic support generously to those who are poor and needy.



21/11/2020 - Provision of Grocery items to Peer Educators out of sponsor mobilized from Deen Super Market, Thangachimadam



Nutritional Support to PLHIV out of sponsor mobilized from Deen Super Market, Thangachimadam.

2.1.(iv).TRAINING ON “PROGRAMMATIC MAPPING & POPULATION SIZE ESTIMATION” (p-MPSE)



27/11/2020 - Peer Educators Training on Programmatic Mapping & Population Size Estimation (p-MPSE) at AIRD Office in which Dr.Mohamed Esoof,Public Health Consultant is addressing at the Inaugural session.



28/11/2020 - Training to Peer Educators on programmatic Mapping & Population Size Estimation (p-MPSE) at AIRD Office – Project Manager’s Training Session is on.



Training to Peer Educators on Programmatic Mapping & Population Size Estimation (p-MPSE) at AIRD Office – Group Work is on.

ABOUT THE TRAINING PROGRAMME TO PEER EDUCATORS ON “PROGRAMMATIC MAPPING & POPULATION SIZE ESTIMATION (p-MPSE)”

The training programme on **programmatic Mapping & Population Size Estimation (p-MPSE)** was conducted at our AIRD office for the Peer Educators of our TI-FSW Project on the dates of 27th & 28th of Nov.2020.

At the inaugural session, **Dr.Mohamed Esoof,Public Health Consultant** delivered an inaugural talk indicating the importance of p-MPSE and the role of Peer Educators and the Out Reach Workers in identifying new Hot spots and collecting the accurate data from the newly identified Hot spots with High Risk Population in the field giving certain clues to do the Mapping process based on the basis of the guidelines provided to them.

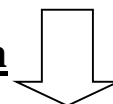
After the Inauguration, as per the Training Schedule, the Training on p-MPSE was provided session-wise on the topics allotted to them by Mr.A.Jeyakumar, the Project Manager, Mrs.Murugaboopathy,Mrs.Arockia Susila,Mrs.Sonia and Mrs.Subha, the Out Reach Workers of the TI-FSW Project.

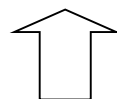
Topics covered in the Training: -

- Introduction to pMPSE
- Gender and Sexuality
- Programmatic MPSE: Roles and responsibilities
- Virtual platforms - Mapping
- Programmatic MPSE: Community engagement & community liaison
- Programmatic MPSE: Ethical considerations
- Programmatic MPSE: Preparation for p-MPSE at different levels
- Midcourse corrections
- Overview about IDU
- Programmatic MPSE: Step by step for p-MPSE guidelines in district without TI / LWS
- Programmatic MPSE: Hotspot Information Format and Village Information Format
- Data Management through web portal

PROGRAMMATIC MAPPING & POPULATION SIZE ESTIMATION (p-MPSE) / MAPPING AT FIELD LEVEL

i.e.,p-MPSE at Keelakarai & Ramanathapuram





After the Training held one by one at Staff & Peer Educators' level, the Programmatic Mapping and Population Size Estimation was carried out at Field level in different places of the district where there are Most-At-Risk-Population belonging to FSW

community, their partners and other stake holders in the field in which new Hotspots and new HRGs were identified and the population size was estimated based on the input gained and the techniques learned at the Training, during this Field level process..

2.1.(v).PARTICIPATION IN THE OBSERVANCE OF WORLD AIDS DAY ON 01.12.2020 AT MOHAMED SATHAK DASTAGIR MATRIC. HR.SEC.SCHOOL, RAMANATHAPURAM



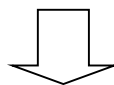
01.12.2020 - Observation of World AIDS Day,2021 at Mohamed Sathak Dastagir Matriculation & Hr.Sec.School.Ramanathapuram – A Group Photo with key players in HIV Prevention work



Our TI-FSW Project Staff Team with other NGO Partners, participating in the Govt.Multi-Speciality Medical Camp organized by Public Health Dept. at Peraiyur, Ramanathapuram Tk.,Ramnathapuram Dist. with the display of IEC materials

2.1.(vi).COMMUNITY BASED HIV SCREENING ACTIVITIES IN DIFFERENT AREAS OF RAMANATHAPURAM DISTRICT AT THE DOOR STEPS OF HRG

Community Based HIV Screening Activities in different areas of Ramanathapuram district at the door steps of HRG





To reach out the untested FSWs in the district, at various pockets of the district, especially in remote areas, the Community Based Screening (CBS) of HRGs (both newly & already enrolled HRGs) for HIV was conducted and through these camps 425

HRGs were tested which increased the target coverage in the performance of HRGs to be tested twice in a year either in ICTCs and at CBS.

2.1.(vii).TI-FSW PROJECT - COMMUNITY EVENT:

Date & Venue:— 13.02.2021, Railway Mahal, Mandapam

No.of HRGs participated in the Event:- 85

No.of TI Staff attended from AIRD including PD:- 7

Dignitaries who made a visit to grace the Event :- 2 Nos.

- 1.Mr.Balaji Kumar,Branch Manager,Tamilnad Mercantile Bank,
- 2.Dr.Jeya Sudha , Medical Officer,Govt. Primary Health Centre,Mandapam.

Other Block Upgraded PHC Staff Team who took part in the Event and graced the Event :- 4 Nos.

1. Mrs.Mumtaj Begam,Pharmacist,Govt. Upgraded. Primary Health Centre, Uchipuli.
2. Mr.Naganathan, Staff Nurse (Male), Govt. Upgraded. Primary Health Centre, Uchipuli.
3. Mr.Suresh, Counsellor, ICTC & PPTCT and
4. Mrs.Gayathri, Lab. Technician, ICTC & PPTCT from Govt. Upgraded. Primary Health Centre, Uchipuli.

The Community Event started with Tamil Thai Vaazhthu. Mr.Thomas Peter, Project Director, TI-FSW Project, AIRD-NGO, and Ramanathapuram welcomed the dignitaries and also the HRG participants.

The Project Director,TI-FSW Project, AIRD and other Key Staff in the same Project of AIRD, Ramanathapuram honoured the guests with Shawl.

Mr.Suresh, Counsellor, ICTC & PPTCT Centre from Govt. Upgraded Primary Health Centre, Uchipuli, in his speech, briefed about the services available at ICTC & PPTCT Centre and emphasized the Target community to make best use of the Government's Counselling,Testing and Treatment facilities by HRGs in specific and Mother & Children at risk among general population.

Finally, Dr.Jeya Sudha, Medical Officer, Govt. Primary Health Centre, Mandapam emphasize d the importance of HRGs to undergo RMC and HIV Testing along with

free and valuable counseling services available at Govt.facilities to ensure early intervention, care, if required to prevent erupting any serious health related problems which affect their livelihood. She further spoke on the importance of pregnant mothers and their spouses to undergo HIV related Counselling and Testing Services and also the follow-up services at PPTCT Centres available at each Govt.facilities both in Rural and Urban areas.

Followed by, there was a Gift awarding ceremony for the best performing ORWs of TI project.

The event got over with Vote of thanks by Mr.Jeyakumar, Project Manager of TI-FSW Project of AIRD and National Anthem.

After the event, there was a HIV TESTING conducted for 50 HRGs who gathered and took part in the meeting collecting Blood samples from them.

2.1.(viii).MEDICAL CAMP FOR THE PEOPLE IN HIGH RISK GROUS AND GENERAL POPULATION IN MANDAPAM

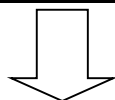
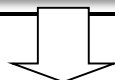
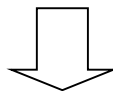
On the day of Community Event itself i.e., on 13/02/2021, a **General Medical Camp** was conducted in the same venue where the Community Event was conducted. At the Camp, 150 Women & Men from HRG Community and General Public got benefitted.

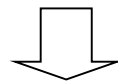
At the Medical Camp, the team headed by Dr,Jeyasudha, Medical Officer from Mandapam Govt.PHC, the Staff Nurse (Male), Pharmacist, Counsellor – ICTC & PPTCT and a Lab.Technician – ICTC & PPTCT from Govt. Upgraded Primary Health Centre, Uchipuli attended the patients and provided the required services to the patients.

The expenses of the Camp was met out from the TANSACS Fund and through the sponsor mobilized from the Head Quarters of Tamilnad Mercantile Bank (TMB) at Thoothukudi through the Branch Manager of Ramnathapuram TMB.

We are very grateful to TANSACS and the TMB for their grant provision of TANSACS within the Budget and the sponsor support of TMB.

13.02.21 (Saturday) - Photos on Community Event and General Medical Camp held at Railway Mahal, Mandapam





2.2.OTHER PROGRAMMES:

2.2.1.MICRO SKILLPRENEURS DEVELOPMENT PROGRAMME (MSDP) AT THANGACHIMADAM OF RAMESWARAM TK., RAMANATHAPURAM DIST.

With the Program related Induction Training and Grant support of EDII-Accenture, an MSDP was conducted by AIRD from 29.07.2020 .to 28.08.2020 at MSSRF Village Resource Centre, Thangachimadam on **DRY FISH MAKING**.Out of 79 Wmen candidates who attended the Selection Interview, 55 got selected and all the 55 womenn participated in the Training and completed it successfully.

The participants were in the age group between 18 Years to 45 Years of age.

In the Training, the participants were provided Training in three key areas of Entrepreneurial development such as Managerial, Technical & Skill set aspects.

The Training focused on producing **HYGIENIC AND HIGH QUALITY DRY FISH MAKING** to equip and enable the women participants to do it as a Micro enterprising activity to supplement their family income to lead a decorous and an empowered life.

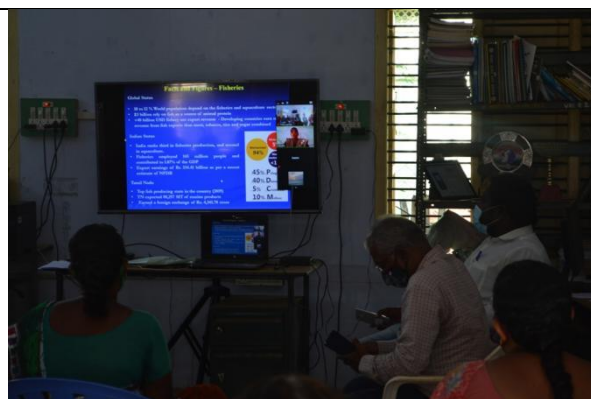
The Training was held involving resourceful and experienced Trainers / Resource persons such as Dr.Velvizhi,Head & Principal Scientist, Dr.Sakthivel,Scientist, and Mr.Selvam Ganapathi,Marketing Expert from M.S.Swaminathan Research Foundation / Fish For All Research & Training Centre (MSSRF/FFARTC),Poombuhar and Mr.Selvam,Dist.Implementation Officer of Tamil Nadu Rural Transformation Programme (T N R T P) , M a y i l a d u t h u r a i d i s t r i c t .

PHOTOS ON DRY FISH MAKING DEMO / PRACTICAL TRAINING AND THE PRODUCT PREPARED AT THE TRAINING

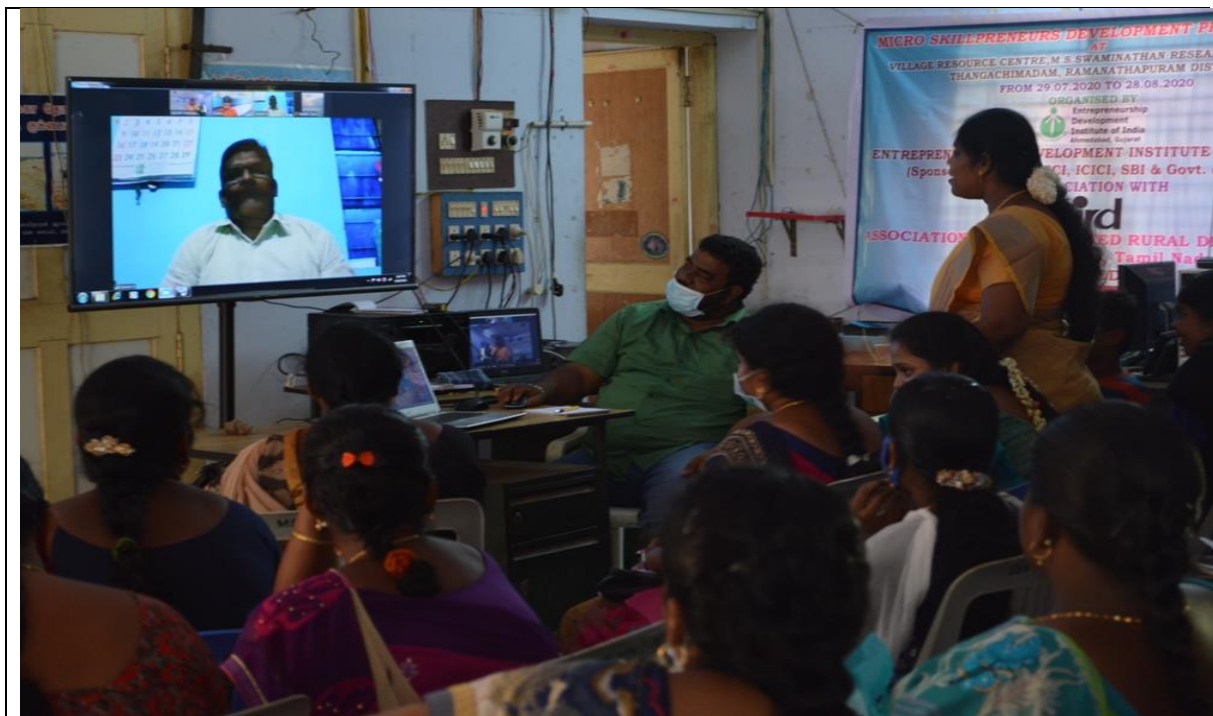
DATE: 29/07/2020–28/08/2020;

VENUE: MSSRF VILLAGE RESOURCE CENTRE &
NIVETHA FISHER WOMEN ACTIVITY CENTRE, THANGACHIMADAM,

**PHOTOS ON DRY FISH MAKING TRAINING INCLUDING THEORETICAL CLASSES
THROUGH VIDEO CONFERENCING SESSIONS , TECHNICAL & PRACTICAL SESSIONS**











PHOTOS ON GROUP ENTERPRISING UNITS OF DRY FISH MAKING









2.2.2.MICRO SKILLPRENEURS DEVELOPMENT PROGRAMME (MSDP) AT KANNIRAJAPURAM VILLAGE OF KADALADI TK., RAMANATHAPURAM DIST.

With the support of EDII-Accenture, an MSDP was conducted by AIRD from 09/07/2020 to 09/08/2020 .at Community Hall, Kannirajapuram. Out of 56 Wmen candidates attended the Selection Interview, 51 got selected and all of them participated in the Training and completed it in a successful way.

The participants were in the age group aged between 18 Years to 45 Years.

In the Training, the participants were given Training in three key areas of Entrepreneurial development such as Managerial, Technical & Skill set aspects. The Training focused on making Value added Palm Jaggery to equip and enable the women participants to do it as a Micro enterprising activity to supplement their family income to lead a dignified and an empowered life.

The Training was held involving resourceful and experienced Trainers such as Dr.J.Asir Abraham,Mr.S.Albert Kirubakaran, Mr.S.Nagarajan, Mrs.Sivarathi Pushpam etc.,

PHOTOS ON PALM JAGGERY MAKING DEMO / PRACTICAL TRAINING AND THE PRODUCT PREPARED AT THE TRAINING

VENUE&DATE:

09/07/2020 - 09/08/2020;COMMUNITY HALL,KANNIRAJAPURAM

PHOTOS ON 'ON-LINE CANDIDATES SELECTION INTERVIEW'



**PHOTOS ON PALM JAGGERY MAKING, PRODUCT MADE & ENTERPRISING
UNITS DISPLAYING THE PALM JAGGERY PRODUCT**









In both the Training programmes, the under the following aspects / topics physical sessions were conducted in the form of theoretical and technical inputs and the practical sessions were conducted so as to enable the participants learn experience in enterprising by doing.

UDYAM REGISTRATION

To inculcate interest in making **UDYAM REGISTRATION** under MSME, after the Training to each one trained person from MSDP Batch, Udyam Registration was done so as to make them eligible and try to avail MSME Loan for their enterprising activity.

FSSAI LICENCE

In addition, to each Trade, for the Group which has initiated enterprising activity and pursuing it, **fssai Licence** was obtained from the EDII-ACCENTURE GRANT sanctioned for MSDPs and provided to the respective Groups involved in Dry Fish making, Palm Jagery making and selling activity.

CLASS ROOM LECTURE & GROUP ACTIVITY SESSIONS - THEORETICAL /
TECHNICAL INPUT AND PRACTICAL SESSIONS :

- ❖ Inauguration Program
- ❖ Importance of Entrepreneurship
- ❖ Formation of Account Management Team (AMT)
- ❖ Developing entrepreneurial competencies
- ❖ SWOT of Candidate
- ❖ Introduction to Trade specific
- ❖ BOG Trade 1, 2 & 3 - 3 Sessions on different days
- ❖ SWOT of Trade specific
- ❖ Common terminology used in business and its meaning
- ❖ Procedure for setting up own enterprise
- ❖ Technical training on trade specific - 17 Half-day Sessions - Intermittent & Continuous sessions Assistance from Government for setting up own enterprise
- ❖ Assistance from Government for setting up own enterprise
- ❖ Assistance from financial institutions
- ❖ Planning and Commitment
- ❖ Quality and Marketing
- ❖ Understanding the market
- ❖ Market for Trade 1, 2 & 3 - 3 Sessions
- ❖ Candidates experience sharing on market study
- ❖ Use of digital technology in marketing - 3 Sessions
- ❖ What is Business Plan?
- ❖ How to prepare Business Plan?
- ❖ Presentation of Business plan by candidates
- ❖ Basic book keeping
- ❖ Bank transactions
- ❖ Market assistance from Government
- ❖ Scope for the trade specific in District / State/India /other countries
- ❖ Dream for next year and how to accomplish
- ❖ Expert Panel discussion with candidates
- ❖ Sharing experience with successful entrepreneurs
- ❖ Exhibition of products of trade specific
- ❖ Feed back from participants
- ❖ Valedictory program

3. MATTERS DISCUSSED AT THE DEVELOPMENT WORKERS
REVIEW MEETINGS DURING THE YEAR 2020-21

- Conducting Survey for SELCO related to Villages / Schools with Low Voltage electricity or No electricity facility.

- Collecting details and preparing a List of SHGs to be submitted at ICICI Bank for empanelment towards availing credit facility for SHGs under Micro Finance Scheme.
- Preparing and linking 50 SHGs for availing credit facility from ICICI Bank.
- Increasing Deposits for Micro Finance Scheme of Deepam SHGs Federation and streamlining Micro Finance Scheme to make it profitable.
- Collecting details related to Farmers and Crops cultivated from Thiruppullani Block to make attempts for initiating Farmers Producer Organisation / Company (FPO/C) with the Fund assistance from NABARD.
- Collecting data from working villages on locally available resources, household occupation, crops grown, electricity facility, schools etc.,
- Formation of new SHGs in the operational area.
- Enhancing the activities of SHGs related to Deposits and Lending by promoting New SHGs.
- Development Workers to organise Cluster level meetings and increase Deposits for Micro Finance Scheme of Deepam SHG Federation.
- Development Workers to encourage prospective entrepreneurs trained in Jute and Cloth Bags making to do Udyam Registration by producing required documents which will help them avail Bank loan, Subsidy through District Industries Centre for starting Enterprising Units under MSME Scheme.
- The Director asked the Development Workers to enquire about the current selling rate of the Deepam SHG Federation's Land in Kilakarai (on Main Road side) route after Thiruppullani as it has been proposed to dispose it off to meet out the loss and to make up and fill the gaps in Deepam Federation implemented Micro Finance Scheme.
- As the Development Workers have got only 20 and / or few more SHGs per head on their hold and under their supervision, on the basis of previous history of Monitoring fee collection from SHGs, the Development Workers were instructed by the Director that each Development Worker must collect and remit at least Rs.1,000/- per head at the office as Monitoring Fee collection.
- As the Bankers are asking for NOC from the newly formed JLGs and demanding Rs.500/- to Rs.1000/-, for providing NOC and for considering their JLG to sanction the Loan, the concerned Development Workers informed the Director about it and

further shared that the JLG members express that they are not willing to pay bribe to the Bankers for getting the NOC and for obtaining Bank loan.

- As it was observed that, the Loan disbursement and recovery shows a down hill course while looking at the Financial Report of the past Three Years, it was resolved to share the plight of the Micro Finance Scheme with the Office bearers of the Federation to decide on the rectification measures and to proceed further on the next course of action.
- The Development Workers were instructed to collect the Deposit and Loan due details of SHGs who have joined and left and still continuing as existing members in the Micro Finance Scheme of the Federation to assess the exact status of the same.

4. FUTURE PLANS

AIRD desires to widen its interventions during the ensuing years with a strengthened community base that enables them to shift towards collective functioning. The focus areas would be promotion of Farmers Producer Organisations, Climate Change Mitigation, Food Security and Livelihood adopting business through entrepreneurial initiatives and Micro-financing.

AIRD in this process would strive to work with women, farmers, children and youth. In addition, the organization will also make attempts to create sustainable community structures with suitable mainstream linkages.

5. ACKNOWLEDGEMENT

We, the Office bearers and the Staff Team of AIRD, do sincerely acknowledge with thanks the contribution, support and direction extended by all the Managing Committee members, Funders and Well wishers of AIRD towards realising its unconquerable developmental service to the poor, needy and deserving men and women folk in our area of operation.

Thank You!