

ANNUAL REPORT 2019-20



INTEGRATED WOMEN DEVELOPMENT INSTITUTE

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Tamil Nadu-INDIA

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(IWWDI)

Secretary's Desk



With the great joy and pleasure to present the Annual report of year 2019-2020 with you all, IWDI reached yet another step towards creating just society .During this financial year organisation took lots of care and established great collaborations with likeminded peoples and organisations to attain the Mission of the institution.

Without leaving any segments of the society, the institution worked well and contributed to wellness of the society, Starting from early to old stages of human being extended innovative approaches to make the society as peaceful, grow , live with harmony and lead a dignified life .During this year, remarkable achievements of entering new project titled Early child care and development supported by Michelin India Pvt ltd with the focus of child below in the age of 6 is being implemented in villages in Gummudipoondi and Ellapuram block.

I thank to all the members of IWDI who not only participated in its various initiatives but also contributed immensely in making the organisation move forward every year. The vibrant and experienced Governing Board has been a source of intensive input in programmes and systematizing governance of IWDI. On behalf of members, Board of IWDI, I am thankful to our donors and supporters for their faith and consistency. It gives us much energy and flexibility to operate in fast changing times. I am also thankful to our team of all staff members contributing towards to achieve the vision and mission of our organisation what they can from their end and realizing the dream of effective and sustainable development of programmes.I am very grateful to present this Annual Report of IWDI 2019-2020 which covers our activities from the period April 2019 - March 2020. We welcome valuable comments and suggestions of our readers for strengthening IWDI and providing future direction.

A handwritten signature in black ink, reading "Celinal Paul Daniel".

Mrs.Celinal Paul Daniel
Secretary, IWDI



An equitable and just society, free of the imbalances of haves and have-nots that live in peace and harmony.



Sustainable development of the communities to achieve all the capitals of social, human, physical, natural and financial for sustainable livelihood by a self help and self development process.

The following projects were carried out during the Financial Year 2019 -2020

- **Women Empowerment**
- **Credit support for Women through NABFINS**
- **Empowering youth through Skill training supported by Smile Foundation.**
- **Shelter for Urban Homeless (SUH)**
- **Family Counseling Center (FCC)**
- **Early Child Care and Development**



(IWWDI)

Introduction

IWDI played a crucial role in social development and uplifting the rural and urban poor in the past years, we have been involving ourselves in extending socio economic development of remote and unreachable corners of the targeted district.

It is clear that there is deep inconsistency in the crucial role that the IWDI have been playing over the years towards social and economic developments in reaching out to the farthest, the remotest, the neediest and the most marginalized sections of the society. IWDI focus on transparency and accountability in the organization's functioning and insist that all information which brought to the public domain.

Women Development Project:

Tamil Nadu is the pioneer state in implementing women development project through the special corporation, since the inception of the concepts IWDI had been working with the government to form and strengthen the women members through the structured manner. IWDI formed SHGs in Chennai urban slums and Gummidipoondi block of Thiruvallur district. In both the places, it's approved by the Government of Tamilnadu to undertake the initiatives on Development of poor women community.

Newly Formed SHGs during this Financial Year 2019-20

S.No	Name of Areas	No.of SHGs
1	Kolathur	6
2	Villivakkam	4
3	Aynavaram	6
4	Kilpauk	3
5	Anna Nagar	3
6	Nammalvarpet	5
7	GKM Colony	3
8	Thirumangalam	4
	Total	34

There are 1,669 SHGs in Chennai which covering Villivakkam, Ayanavaram, Kolathur and Anna Nagar etc. There are 24,949 women benefiting from SHGs. Most of them are daily wage earners, domestic laborers, artisans, Mill workers, Brick makers, shepherds and farmers. Under the guidance and support of the Tamilnadu Corporation for Development of Women (TNCDW), Chennai. IWDI also formed and strengthened SHG groups in Gummidipoondi, Tiruvallur District. TNWDP offering its technical and financial support for mobilize and form SHGs. Therefore we formed 1,135 SHGs with women population of 17,025 women in Gummidipoondi Block, Tiruvallur District.

Capacity Building

All the SHG members and the Animators and Representatives are imparted training. The primary objective of this training is to orient all members to the SHG concept and bring out the hidden talents and capacity of all the members and the SHG members who are interested in starting economic activities.

Credit Support through NABFINS

Integrated Women Development Institute (IWDI) has been associated with the NABARD Financial Services, Bangalore for making its credits to the areas both in Chennai slums and Gummidipoondi. IWDI has arranged Loan **Rs. 11, 86, 80000/- (Rupees Eleven crores eighty six Lakhs and eighty thousand only)** to benefit **2,619** beneficiaries from **92 SHGs & 305 JLGs** during the year 2019 - 20 inclusive of Chennai and Gummidipoondi of Tiruvallur District. On Time Repayment Rate (OTRR) is very high and Portfolio at Risk (PAR) is very low (below 0.50%). The funds would be utilize for their domestic purpose, creating assets , micro income generation activities such as petty trades , vending activities , medical, purchasing jewel items, constructing houses, toilets and their children's education purposes etc.

Majority of the loan reaches the target clients on time without deductions; this helped the members to not run behind the money lenders for their needs in livelihood purposes. The number of beneficiates reaches during this year in higher than the last financial year; the new concept of Joint liability groups had been introduced. A Joint Liability Group (JLG) is an informal group comprising of 4-10 individuals coming together for the purpose of availing bank loan on individual basis or through group mechanism against mutual guarantee. Generally, the members of a JLG would engage in a similar type of economic activity.

Economic Activities of SHG Members

The SHGs run on the collective funds. This fund is accumulated from the fixed monthly savings of each member of the group. The group fund is then utilized for internal lending with an interest, much less than that charged by private moneylenders. Following a stabilization period of six months, the smoothly functioning groups become eligible to avail government schemes and can later even access credit from the banks and other private micro-credit institutions.



Access to credit allows well managed, enterprising groups to take up income generation activities on individual or collective basis” Apart from this external support, mutual trust and unity among the group members generate required strength as well as solutions in dealing with problems. For instance, the SHG from Gummidipoondi was all equipped and qualified to access credit under the NABFINS scheme From a year of its formation. However, the bank dismissed their proposal on the grounds that two of the group members belonged to a family of loan defaulters. This made the entire group unqualified to apply for loan. The group however did not give up and decided to repay the loan amount from the group savings.

Once the women crossed this hurdle they were entitled to an initial revolving fund of Rs.25, 000/-, with a subsidy of Rs.10, 000/-. They used part of this money to buy goats and utilized remaining amount as individual loans. As they repaid this initial fund within six months, the group became eligible for a fresh loan of Rs.150, 000 at 18 per cent interest. In consultation with IWDI, members of the SHG decided to do an income generating activity.

Working towards a quick loan repayment that will make them eligible for a subsidy of Rs. 100,000, a major share of the profit is utilized for this purpose. Inspired by the social and economic empowerment that is an outcome of the SHG process, not surprisingly, men too in Gummidipoondi and in several other villages have come together to form their own SHGs.

Empowering Youth in Urban Slums:

Both unemployment and underemployment are the major problems in the metropolitan city. Chennai faces a vast migration, expansion of geographical areas of the city increasing population in the existing slums. The main reason for both unemployment and underemployment is due to the fact that they were not well-equipped with the knowledge and skills needed to get into the jobs.



They are less fortunate in getting access to learning about technical advancement and communication skills. To help them get rid of such barriers; IWDI has associated with SMILE Foundation that extended their reaching hand. The centre arranged all the necessary arrangements for the youngsters from 18 to 25 years in age to learn Computer, develop their personality, and keep abreast with knowledge on retail management and training on spoken English. The project commenced in June, 2106 and IWDI takes the pride of empowering more than 80 youth hailing from slums. With the award of Certificate from International Microsoft Company, they have been placed in various jobs in accordance with their liking and capacity.

Smile Twin E- learning Programme (STeP) is such an initiative of IWDI that aims at creating a pool of young and independent people, from a section of underprivileged youth, through skill enhancement in tandem with market requirements. It is an effort towards bridging the gap between demand and supply of skilled manpower in the fast emerging services and retail sectors of modern India

This programme trains the urban underprivileged youth in English Proficiency, Basic Computer Education and Soft Skills for enhancing their prospects of employment in the fast expanding retail, hospitality and BPO sectors. So far, 120 youth have been trained in this financial Year 2019-2020 and 84 have been placed in various sectors across Chennai.

Shelter for Urban Homeless (SUH)

Persons who do not have a house, either self- owned or rented, but instead lives and sleep on pavements, at parks, railway stations, bus stations and places of worship, outside shops and factories, at construction sites, under bridges, in home pipes and other places under the open sky or places unfit for human habitation. This also includes people who live in temporary structures without walls, under plastic sheets or thatched roofs on pavements, parks or other common spaces.

A two-prong identification process is being adhered to help the homeless to become inmates in the Shelters. i. Counsellor: The Counsellor pays direct night visits in the city. He tries to identify the homeless at bus terminus, Railway Stations, Pavements, Temples and places where people gather at large. ii. Referral: Referrals from external volunteers, Department personnel, the homeless are identified and accommodated in the shelter. In few cases, the one who wants to stay in the shelter becomes self-referral. iii. The Counsellor cum Coordinator: At nights, the counsellor regularly goes around the roadsides, under bridges, market places, sheds, bus terminus, and railway stations and so on to identify the homeless. Once identified, the counsellor approaches the Police Department to acquire memo for the inmate in the Shelter. While staying in the Shelter, the caretakers provide them with nutritious food, decent clothes and materials to sleep with comfort. The counselor cum coordinator often engages himself in counseling with the inmates with the intention of either rehabilitating or integrating them in the near future. The counselor maintains the documents in which profile of each inmate is preserved and maintained well.

The Greater Chennai Corporation has extended its financial and other supports to run the centers. The qualified Social Workers directly manage the running of the Shelters as Counselor cum Coordinator to offer comfortable stay for the homeless, supporting staff such as caretaker cum cook and security personnel has been employed in the Shelter. Our team staff is able to effectively manage in running the Shelter Homes. Therefore, we identified 685 homeless peoples in both shelters areas. Out of which 140 have been admitted in the homes and the remaining have been rehabilitated and reintegrated with their family members, they have been put under medical check-up, regular counseling on savings and implemented various Social amenities. |



Shelter's Activities during the Year 2019-20

S.No	Name of the Activities	Valasaravakkam (Women)	Ambathur (Men)
1	No. of Residents since inception	360	325
2	No. of residents admitted during the year	85	55
3	No. of Residents present	38	36
4	Counseling Sessions provided	181	152
5	Job assistance	21	23
6	Medical Camps	10	10
7	Special Home referral	3	0
8	Social Entitlements - Aadhaar Cards, Voter IDs	6	8
9	Rehabilitation	19	16
10	Reintegration	5	4
11	No. of Night visits	51	48

Valasaravakkam Shelter (Women)

This shelter is located at No 81 Anbu Nagar 7th Street Valasaravakkam, Chennai which is accessible round the clock time by the homeless peoples and the shelter operates for 24 hours. This shelter building is a rental building the Greater Chennai Corporation paying the rent. A long hall and 3 rooms 1 kitchen and also shelter has 3 toilets and 3 bathing room for benefit of the homeless peoples.

Ms.M.Nathiya MSW, working as Counselor cum Coordinator in our Valasaravakkam Shelter. She is working directly and empathetically with homeless peoples to empower them and encourage for their growth. She is a good social worker in both consecutive and concurrent positions with us. She is a confident and capable communicator, with a grasp of local languages with interpersonal skills with

computer soft skill that could prove very useful as a counselor. She is enabling to acquire expert knowledge in social service programs for down trodden women and children's livelihood and funds management running organisation and soft skill in order to ensure people's stability, safety, and wellbeing.

Ambathur (Men)

Mr.Pradeep MSW, working as Counselor cum Coordinator in our Ambathur Shelter. He is working directly and empathetically with homeless peoples to empower them and encourage for their growth. He is a good social worker in both consecutive and concurrent positions with us. He is a confident and capable communicator, with a grasp of local languages with interpersonal skills with computer soft skill that could prove very useful as a counselor. He is enabling to acquire expert knowledge in social service programs for down trodden women and children's livelihood and funds management running organisation and soft skill in order to ensure people's stability, safety, and wellbeing.



Shelter for homeless for men situated at Zone VII, Ambathur, and Division - 86, No: 33/45 Agasthiyar Street, Opposite Bethlehem Luththaran Church, Ramapuram, Ambathur, Chennai-53 and started from August 2013, so far mobilized 325 members as the beneficiaries, and rehabilitated 16 beneficiaries, reintegrated with their families 4 beneficiaries, 23 beneficiaries were provided with jobs and feel the securities towards their life circumstances and this center caters the needs of Homeless population in zone VII during this period 2019 – 2020.

Family Counseling Centre (FCC)

The counseling would definitely empower the general public in society and it is one of the opportunities to equip them in their family to ensure their better survival. This Family Counseling Programme has also been one of the sustainable programmes to the both men and women in distress.

Tamil Nadu State Social Welfare Board (TSWB) renders technical support to the Center. It also deals with People who approach with a wide range of conflicts related to community. The Family Counseling Center is administered by a Social Worker and a Counselor. They do counsel women who approach the

Center with innumerable conflicts both small and great.

Cases are being identified by Counselors during field visits. Staff referral, Police and legal Council referral also help to find Individual cases. The Center extends technical support at the district level to resolve issues by sending the counselor to District Social Welfare Board Office on every Tuesday. The District Social Welfare Board periodically refers to FCC to find mutual settlement on the issue they bring.

Quantitative Analysis:

1. New Cases registered	:	185
2. Pending cases from previous	:	23
3. Pending cases during this period	:	5
4. Cases closed during this period (Follow-up cases)	:	162 (41+4)
1. Types of cases received (New)	:	185
i) Dowry demands	:	00
ii) Marital maladjustment with:		
a) Spouse	:	128
b) In-laws and Son	:	12
iii) Maladjustment due to		
a. Personality difference	:	00
b. Interference of parents/in laws	:	00
c. Extramarital Crisis	:	04
d. Alcohol/Drug addiction	:	03
e. Economic crisis	:	02
f. Domestic Violence	:	15
g. Property problem	:	00
h. Senior Citizen	:	05
i. SHG problem	:	00

j. Sexual harassment	:	00
k. Any other	:	12
iv) Applicant presently in		
a) With parents/ other relatives	:	04
v) Investigation in dowry death cases	:	00
vi) Any other(Specify)	:	00
Assistance rendered (New cases)	:	185
i. Counseling	:	148
ii. Reffered for		
a. Legal Aid	:	01
b. Police station	:	03
c. Short stay	:	00
d. Vocational Training	:	04
e. Employment /Financial Aid	:	00
f. Dist Social Welfare Board	:	06
g. Psychiatric Hospital	:	01
h. De-addiction	:	00
5. Outcome of closed cases		
i. Reconciliation	:	18
iii. Separation	:	04
iv. Mutual settlement	:	00

Early Child Care and Development

Early child care and development sets the foundation for lifelong learning, behavior, and health. The experiences children have in early childhood shape the brain and the child's capacity to learn, to get along with others, and to respond to daily stresses and challenges. Believing that statement IWDI initiated the project with the support of Michelin India Pvt Ltd and with the technical support of Bala



Mandir Research Foundation Chennai in three villages in Ellapuram block and two village in Gumudipoondi block .This project being implemented with the focus of enhancing and ensuring the early life of children in five domains likely Social, Physical, emotional, cognitive and language. Totally the project addressed 155 children in the age group of 0-6, with our intervention; individual child assessment was done with the predefined formats

S.No	Village Name	Staff Name	Total Anganwadi children
1	Seenikuppam	Ms Selvi	20
2	Thervoy	Ms Abirami	50
3	Palavakkam	Ms Hemavathy	25
4	Eari Colony	Ms Vinothini	30
5	Latchivakkam	Ms Jeevitha	30

Direct intervention to children in Anganwadi in the project areas helps the children to create their own space for creative thinking and develop themselves in a holistic manner.

Anganwadi based activities has been carried out throughout the year to enhance the capacities of children in their own stage.

Capacity Building for Team Members

This project is being implemented with the technical support of Bala Mandir Kamaraj trust, pioneer in the field of early child care and development in Chennai. As part of the project, the concepts, and technical inputs were taught by them to our field staffs.

IEC activities



Information Education and Communication is part of the project , promote the community to play a vital roles in Early child care and development , Various aspects of early care was taught using participatory methods during the session .Four sessions in each village make the villagers aware of the project activities and enhance the knowledge on importance of the Early child care .

Providing Tool Kits to Artisans

This project being implemented with the support of The Tamilnadu handicrafts Development Corporation limited under the scheme of Integrated development and promotion of Handicrafts ((IDPH)by Government of India . This scheme operates on cluster basis. The major objective of this project is to provide artisans, better working environment, skill up gradation, marketing facilities and exposure to new designs which is implementing over 2 years. We have facilitated the artisans to avail the scheme benefits from the government .IWDI identified 200 qualified artisans those are having PECHAN ID card provided by Development Commissioner of Handicrafts , New Delhi .Rs 5000/- worth of Tailoring machines were distributed under this initiatives. This distribution was happened during the month of February 2020. The officials from Poompuhar Corporation had participated and distributed the kits to Artisans.



The overall financial involvement:

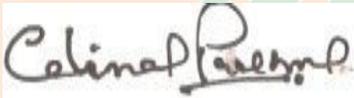
IWDI has collected, got sanctioned and distributed during the year 2019-2020 around **INR. 74.19 lakhs** worth of welfare measures, relief materials, livelihood and alternative livelihood means, health service and vocational trainings in the Chennai City Slums, Thiruvallur district, the second line and inland communities apart from thousands and thousands of women and children.

Donors for 2019-20

- 1. The Greater Chennai Corporation, Government of Tamilnadu.**
- 2. Central Social Welfare Board, Government of India, New Delhi**
- 3. Tamilnadu Corporation for Development of Women (TNCDW), Govt.of
Tamilnadu.**
- 4. NABARD, Financial Services, Bangalore.**
- 5. SMILE Foundation, New Delhi.**
- 6. Tamilnadu Handicrafts Development Corporation, Govt.of Tamilnadu.**
- 7. Micheline India Pvt Ltd.Tamil Nadu**

CONCLUSION

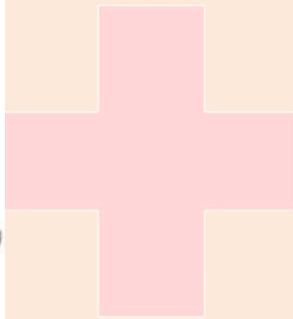
It is a great pleasure and privileges to present this Annual Report 2019-20. There were special moments and occasions in the life of down trodden community.Let me congratulate and would like to express my profound gratitude to the team of all the partners and philanthropic individuals and our all staff members for quality improvements of all the proposed Projects bringing together such a wide range of learning experiences. Today is one such day when we remember the past and all the good things that came along with it. This encouraged us to undertake deep rather than surface learning and gives an opportunity to provide insightful feedback and confidence to march towards the realization of our Vision & Mission in its fullness.



**Mrs.Celinal Paul Daniel
Secretary, IWDI**



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