

RURAL DEVELOPMENT ORGANISATION



 *Aide et Action*

WOMEN EMPOWERMENT

Gramya Bhavan, Aruvankadu - 643 202, Tamil Nadu, INDIA

WOMEN EMPOWERMENT

Case Study 1

We are living in Meekery Village, about 25 kms from Ooty. We belong to the Badaga Community. Due to traditional Cultural factor we confined ourselves within our homes and fields. The men are the decision makers of our family budget and all family and community affairs. We were isolated and depending on our husband or fathers for money and for all our needs.

During the month of January 2001, a team from RDO Trust, Aruvankadu arrived in our village and requested the women to assemble under a tree and explained about women Self Help Group (SHG). The RDO team was a stranger to us and we were reluctant to accept the advice. The team made about 5 visits within 4 weeks and finally we were convinced to form Self Help Groups. Twelve women worked together and formed a SHG in the name of Annai Saratha Devi and another group of 12 women formed a separate group in the name of Vivekananda. We saved Rs.25 per week and opened an account at PACB bank in Nunthala Mattam. It was the first time we opened a Bank Account independently and started operating.

Training



RDO gave several training under Mahalir Thittam. With our savings we started a grocery shop in our village. We purchased from Wholesale market at Ooty and kept a small margin. We made a profit of Rs.6,000/-. After studying our progress RDO arranged a revolving fund of Rs. 25,000/-. Under NABARD Scheme in April 2002 Vivekananda group also received Rs. 25,000/- as revolving fund. We pooled the money together and taken on lease out a tea garden for 3 years. All the women are now working in the tea garden on rotation basis for Rs. 50 a day as wages.

Income from Tea

Within one year, we made a profit of Rs. 13,000/-. In view of guaranteed employment to our members we invested an additional amount of Rs. 15,000/- and taken on lease another piece of land.



Tea Upgradation

It is widely alleged that due to low quality of tea, the Nilgiris Tea is not fetching fair price. Therefore RDO Trust under Tea Board Scheme selected our groups to educate the small farmers to improve the quality of Tea plucking. RDO Trust gave us a Tea Pruning Machine at a cost of Rs. 35,000/-. We paid 53 paise to prune each tea bush and retained 7 paise for our administrative cost. Within 6 months we pruned 20 acres of tea plantation and earned Rs. 14,000/-.

Training



All our family members were trained by RDO in the area of maintenance of records, conducting of meetings and building confidence among the members and the villagers.

Money Lenders

We used to borrow money from moneylenders for our emergency needs at an exorbitant interest of 120% per month. Since we are lending money with nominal interest to the needy people we have come out from the clutches of money lenders. Today we have a savings of Rs. 2, 80,000/-, thanks to RDO Trust for their excellent guidance.

Community Works

Our groups are cleaning the pathway, temple, well, school and other common places. We also motivate the parents to send their children to school.



Liberation

The women who were confined only to the home and work places are today liberated by RDO Trust. We are now capable of solving our own problems and lead a life with dignity and decorum.

Fuel Energy

We used to go to far away places to collect firewood for cooking. The RDO Trust helped us with 180 cooking gas cylinders to each and every household of the village through our SHGs. Thereby our manpower is saved and indiscriminate tree cuttings is prevented.

Stoppage of Liquor

A person was selling alcohol illegally in a village. All the women of SHG got together and fought and stopped selling of alcohol in our village. This gave a great relief to the women folk in our village.



Case Study 2

Appukodu Village is situated on the hill top of Ithalar Panchayat. There are 20 families in our village. In December 1999, around 7.00am a team from RDO Trust visited our village and met the village head Sri Raman. Subsequently they made all the women to assemble near Krishna Temple and explained about women SHGs. We felt initially that the SHG concept would not be of any use to us and therefore we were afraid to get involved. The RDO team tirelessly visited our village number of times with pamphlets and bulletins and convinced us to form SHGs. About 100 women formed 8 groups. The names of groups are Malligai, Roja, Gundumalli, Sembaruthi, Chendumalli, Vadamalli, Sevanthi and Thamarai. Each group was given different names and opened separate accounts at Canara Bank Ithalar. RDO Trust imparted several intensive trainings. This made us to build our group with clear vision and mission.

Exposure Trips



Mr. N. K Perumal, Director of RDO hired a deluxe bus and sent us to various reputed NGOs at Yellagiri hills, Tiruvanamallai, Pondichery and many other places. Being women, we had no opportunity to go out of the Nilgiris and we were hitherto leading a life like a bird in the cage. The exposure trip was indeed an eye opener to us.

Economic Activities

In December 2000, RDO Trust arranged a revolving fund of Rs. 25,000/- to each group under NABARD Scheme. We used the money to lease a tea plantation. All the women worked in tea plantation without wages during leisure time. We made a profit of Rs. 30,000/- within one year.



After seeing our unity and growth, the RDO Trust gave us training on Entrepreneurship Development Program. To our surprise RDO negotiated with Canara Bank and arranged Rs. 8 lakhs to undertake various agricultural activities. The huge amount of rupees eight lakhs is beyond our imagination because we used to work for a meager wage of Rs. 40/- per day.

The RDO Trust gave us a special training on '*Project Implementing, Monitoring and Evaluation and Financial Management*'. In addition to tea plantation, we are cultivating potatoes, cabbage, carrot and beans and so on. All the women are engaged in collective farming. Due to our hard work, we make a profit of about Rs.50, 000/- every three months.



Literacy

60% of the women SHGs are illiterate. After forming SHGs, the educated women taught them to sign their names.



Construction of Community Hall

We constructed a Community Hall and foot path at a cost of Rs. 1,20,000/-. We clean our village, temple and common places and keep the village always neat and clean. Million thanks to RDO Trust for awakening us and leading us towards a life with self esteem and will power.



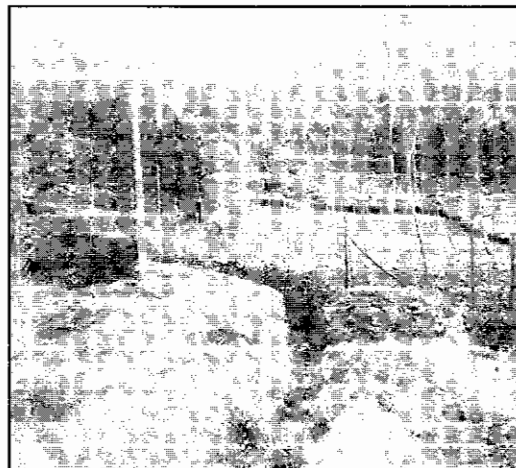
Case Study 3

Annanagar is a Dalit village situated about 20 kms from Ooty. Our previous generation migrated from Sathyamangalam about a century ago. There are no bus transport facilities to our village. We have to get off at Nunthala and walk on a steep slippery foot path. There are 39 families in our village and we are working as agricultural labourers in the surrounding area.



In 1986 the RDO Trust entered our village and started a primary school under a tree and temporary shelter. In 1988 RDO constructed a school building. In order to uplift the women, RDO formed a Women Committee and gave Rs. 250/- as revolving fund. The money was lent among the women for emergency need. Within four years the amount of Rs 250/- accumulated to a tune of Rs.10,000/-. In the year

2000, under the guidance of RDO we formed two SHGs namely Kalaivani and Tamilarasi. We saved Rs. 50 per month and deposited the amount in the bank. RDO arranged a revolving fund of Rs.25,000/-. Today we have Rs. 99,400/-. RDO helped us with Rs. 1, 00,000/- under THADCO Scheme. With this amount we have leased two and a half acres of tea garden which brings revenue of Rs.4,000/- per month. RDO sent two of our members to Gandhigram Rural Institute for entrepreneurship training.



General Activities

The members contributed Rs. 20/- per month towards RDO education fund. We donated Rs 600/- for a heart surgery to a patient in our village. We also donated Rs. 500/- to Thambatty primary school to buy benches. Our SHG intervened in family problems and solved the problems peacefully. Due to our intervention a divorced family was re-united.

We are keeping our village clean. All the children are going to school. We are confident that we shall continue our good work without external support.



Case Study - 4

Kathukuli is a tiny, beautiful Badaga village situated between Coonoor and Kotagiri. One Sujatha, Co-ordinator of RDO visited our village in September 2001 and explained about the concept of SHG. Twenty women members joined together and formed SHG which was named after Nobel Prize Winner and popular Social Worker Mother Teresa. We are all small farmers. We saved Rs 25/- per week and Rs.2,000/- per month. We lend the money to the needy people with minimum interest. By lending money to the needy people we prevented money lenders entering our village.

RDO motivated us to launch "Mahalir Solai Vannam Scheme" in our village. In the presence of Mr. Perumal, Director of RDO Trust we planted 2000 plants on 9th June 2002. Former Collector Smt. Sri Supriya Sahu was the guest.

After seeing our financial transaction and good works, the Bank Manager of Indian Overseas Bank came forward to grant Rs.1,00,000/- loan to our group and Bharathiyar SHG of our village. With this amount we started a Grocery shop in our village and we are making a good profit and repaying Rs. 5,000/- per month to settle the bank loan.



Case Study - 5

We are Dalits, agricultural labourers living at Paramulai village 20 kms away from Ooty. In July 2000 a team from RDO Trust met us in our field and subsequently in our village and motivated us to form SHGs. We told them that we are casual labourers depending on meager daily wages and therefore forming SHGs is very difficult. But the RDO team mobilized each and every women of



the village and formed SHGs. The names of the SHGs are "Sree Parasakthi". We saved Rs. 25/- per week and rotated the money among ourselves.

After six months from the date of formation, our group was rated by Mahalir Thittam, RDO and the Bankers. We saved Rs. 48,000/- and RDO Trust negotiated with the District Collector and THADCO and arranged a

loan of Rs, 1,00,000/-. With this amount we leased a tea garden. All the 15 members worked in the tea garden during free time and we are repaying the loan regularly. Our group has been selected as Model group and received an award.

Our members have learned to affix their signature and participate in the entire training programme. We solved all the problems that arose among the families. We motivated all the children to go to school.



Case Study 7

Kerben is well known village near Kotagiri. We formed a SHG in the name of our goddess Hethaiaman. As a result of the constant contact and training given by RDO we entered into



business ventures, selling fresh vegetables and rice. We opened a tea leaf shed and bought green tea from small farmers and sold it to near by factory.

We saved Rs. 53,000/- through weekly savings and earned an interest of Rs.25,000/- and made a profit of Rs. 1,80,00 through

business. In view of efficient functioning of our group the Repco Bank granted us Rs. 3, 00,000 as loan. As on 31st March 2003 we repaid Rs. 2,18,000/- to the bank.

We built a Community Hall worth Rs 3,00,000/- (rupees three lakhs) which is immensely helpful to our villagers to hold meetings and marriages.



Case Study - 8

Indra Nagar is a Dalit village situated about 15kms from Ooty. Until 2002 there were no road facilities to the village. We lived on the top of the hill and RDO is working in our village from the year



1986. There are 70 families consisting of 362 people. We are agricultural labourers and get work hardly for 200 days in a year, since the meager daily wages are not sufficient, we borrowed money from the money lenders at exorbitant rate of interest.

RDO opened a school at our doorstep and motivated all the children to go to school. A full time teacher was appointed. Our children were taken to various places for exposure.

Besides working as agricultural labourers each family cultivated vegetables in a small piece of land which belongs to the Government. One day the forest officials uprooted the standing crops and dug pits to plant trees under the Social Forestry Scheme. The RDO Trust took up the matter with the then Collector Mr. N.P.Gupta. After several rounds of discussions the Collector was kind enough to permit us to cultivate vegetables. The RDO Trust provided us tea plants at subsidized rates and now each family has one-quarter of an acre of tea garden.

In 1999 we formed a SHG in the name of Senthamarai and opened a Savings account at Indian Bank Adigaratty. We saved Rs 20 per week and underwent various trainings given by RDO and the Mahalir Thittam

Manjacombai is a popular temple in Nilgiris and about 25000 people gather on festival day at the temple. According to Hindu customs, the devotees have to leave their footwear before they enter the temple. With the help of RDO, we took tender for safe keeping the footwear of the devotees for which we charged Rupee one per pair. Our group members work once month in the temple and make a profit of Rs. 13,000 (Rupees thirteen thousand) per year.



RDO negotiated with THADCO and arranged Rs. 1,20,000/- for economic development of our group members with 30% subsidy. We leased out one acre of tea garden with this loan and made a profit of Rs. 6,000 per month. As on 31st May 2003, we have repaid Rs.50,000 against the loan taken from the bank. In view of the tremendous progress made by our group, another group of 18 women formed a SHG in the name of Thiru Malai.

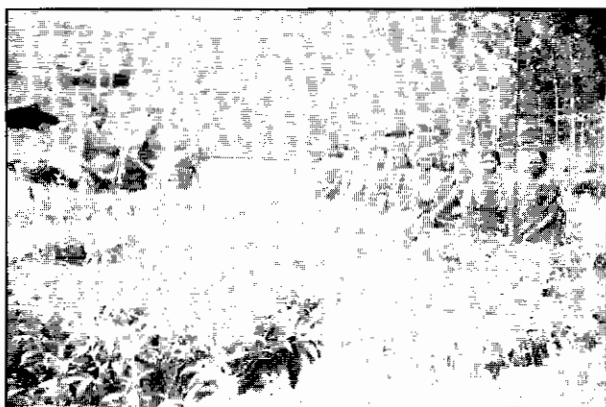
Now no money lenders are entering our village. RDO has built great awareness among us and thus made us eschew superstitious beliefs and customs among the villagers. Therefore, we don't spend money unnecessarily but save considerable amount of money which helps us live with dignity.



Case Study - 9

The small Dalit village Kariynai Indra Nagar is situated about 20 kms away from Ooty. We are living in thatched huts made out of mud and jungle grass. We are working as casual labourers in tea gardens and vegetable farms for a meager wages of Rs. 40 a day. All the women contributed a small amount in a Chit fund to buy basic things but unfortunately the Chit fund Company cheated us of our hard earned money.

At this juncture RDO staff came to our village and explained the concept of Self Help Group (SHG). Since we are cheated by a Chit Company we were reluctant to listen to the strangers (RDO staff). Within one month the RDO staff made several visits unmindful of the heavy rains. Finally we decided to form a SHG in the name of Rojavanam. With the guidance of RDO our group meets regularly and lends money to our members at lower rate of interest.



The RDO and Mahalir Thittam were immensely impressed by our growth and unity and recommended for a loan of Rs.1, 00,000/- (rupees one lakh) from THADCO. Since we are skilled tea estate workers we leased one acre of tea garden. Our women do weeding, manuring, plucking operations and also sell the green tea leaves. We earned an average income of Rs.

5000 per month and are regularly repaying the loan.

We ensure that all the children are going to school. Our small village is always kept neat and clean. Both men and women of our village are immensely impressed to see the unity and hard work of our group which motivated to form two more groups in our village. Those groups are also getting good assistance and support from RDO. We worked like slaves depending on money lenders for emergency loans and suffered due to starvation and poverty. Thanks to RDO for their timely help. We are confident that we shall lead a good life without external support including RDO.



Case Study - 10

We are Dalits living in Sasthiri Nagar about 25 kms from Ooty. We hardly get 200 days work in a year in tea and vegetable farms and earn Rs.40 a day. Since we were not getting guaranteed and gainful employment we used to borrow money from the money lenders who charge exorbitant rate of interest. When we were unable to repay the loan the moneylenders used to abuse us in filthy language and beat us. We had no other alternative but to tolerate and endure the miserable life.

In Jan 2001, a team from RDO Trust visited our village and motivated our women to form Self Help Group (SHG). The group was named as Malaiaarasi (Queen of hills) and opened a Savings Account at State Bank of India, Lovedale.



The RDO team gave us training at village level and at RDO office on woman empowerment, book-keeping, Savings and income generation programs. The training gave us confidence and will power for the woman to work together and take collective decisions. We also motivated another group of women to form a SHG in the name of Malai Makkal (Hill people). After six months RDO represented on our behalf and raised Rs.1,00,000/- (rupees one

lakh) as loan. With this loan amount we purchased ten milch animals. The animals are grazed by the women on a rotation basis. We sell the milk to the villagers as well as to the Co-operative Milk Society. Two cows gave birth to calves. All the animals are insured.

Infra Structure

Our village is situated in a remote area and there is no road to the village or footpath. We negotiated with the District Administration and raised Rs 15 lakh to construct a motorable road to our village. Our group was entrusted to build a Balwadi at a cost of Rs 2 lakh and a footpath at Rs. 50,000. We successfully completed both the works and made a profit. Our group is involved in all round development of our village including health, personal hygiene, sanitation and schooling. We salute the RDO for its selfless services. We came out from the clutches of money lenders and are now leading a better life.

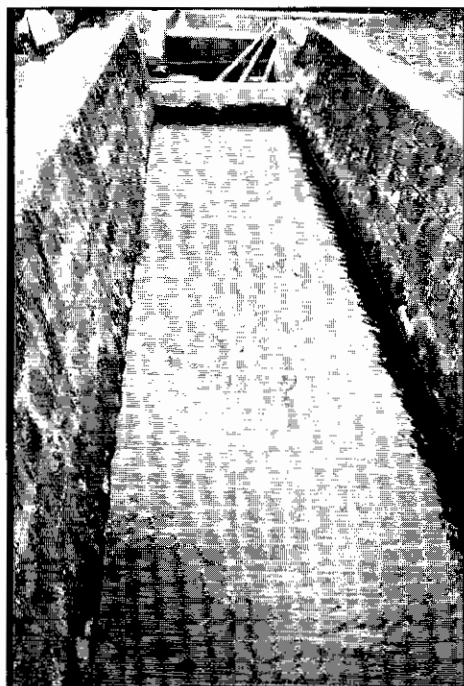


Case Study: 11

Kasholai is 25 kms away from Coonoor. Due to the motivation of RDO Trust, we twelve Dalit women formed a Self Help Group (SHG) in the name of Adhi Parasakthi. RDO gave us intensive training and visited our groups several times and encouraged us. We are agricultural workers. Inspite of our meager daily wages we saved Rs. 25 per week.

After six months RDO Trust evaluated our SHG and immensely impressed over our performance, unity, community works etc. RDO Trust negotiated with THADCO and arranged a loan of Rs two lakhs which is beyond our imagination and expectation. With this amount we leased three and a half acres of tea garden at Naihatty village. All the women are working in the tea garden and making profit.

The Coonoor Panchayat requested our group to construct a water tank at a cost of rupees one lakh. We successfully constructed the tank. The public and the Engineer of our Coonoor Panchayat appreciated the



quality of the work. As a normal procedure our Melur village Panchayat President has to approve the bills to release the fund. Unfortunately our village Panchayat President is not in favour of giving works to SHG's. She hid the 'M Book'. Our Animator Sellammal walked 7 kms to Melur Panchayat and pleaded to Coonoor Panchayat. But the village Panchayat President dragged her for 10 long years. Sellammal went to Coonoor Panchayat office and reported the matter to the Manager Mr. Nataraj. The Manager is a good person and he immediately telephoned the Panchayat Office and instructed to send the 'M Book'. The 'M Book' was sent without vouchers. Therefore again there was delay in payment. In the meantime the Engineer who has to sanction the amount was transferred to Annur. On the advice of the Manger, Sellammal went to Annur of Coimbatore District and met the Engineer Mr. Chandrasekaran. Fortunately he' is also a man with a helping tendency. He informed Sellammal that he would be visiting Coonoor to clear the pending

files and advised Sellammal to meet him at Coonoor. Accordingly the Manager scrutinized the 'M Book' vouchers and quality of works and approved a sum of Rs. 87,177/- (rupees eighty seven thousand one hundred and seventy seven only) for the work completed by our group. Though we did not make any profit, we are proud that we constructed a water tank for our village people.

After seeing the progress of our group two more SHGs in the name of Rojapoo and Jadhimali are formed. Besides, RDO we are guiding the group to function efficiently.

We are confident that under the dynamic leadership of RDO Trust, we shall improve our quality of works.

