



# Annual Report 2017/2018



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## Director's Note

Thank you for making 2018 yet another remarkable year for **Rural Education and Action for Liberation (REAL)**! This year, we enter into 29<sup>th</sup> year with significant confidence. Our dedicated staff has done an incredible job and expanding our outreach while strengthening our programs and services. Our areas of intervention spread over 340 villages in five districts of Tamil Nadu reaching out to the most vulnerable women, farmers and marginalized children. With the successful turn of this year, I am grateful to present our Annual Report 2017-2018 reaching 40,563 communities inclusive of SHG members, farmers club members and school children in all our interventions.



Our long term projects implemented in Ennayiram and Koonimedu Region gets completed in the year 2018 and project sustainability factors were ensured promoting children rights/quality education in schools benefitting 2,500 children. Events like **World Water Day, International Human Rights Day, World Environment Day, World Toilet Day & Children's Day** celebrated among children and targetted beneficiaries with the participation of top officials such as **District Collector (Cuddalore&VillupuramDt), Chief Minister (Pondicherry UT) along with other Government Functionaries from Agriculture, Education, Social Welfare, etc.**

During the year, our project focus mostly in Chennai (the state capital) location as we had signed some new projects mentioned below;

1. Livelihood Project on Tailoring Enterprise
2. Solid Waste Management & Recycling of Plastics
3. World of Difference Project in 5 schools

At this hour, I take the opportunity to thank all the community leaders, members, volunteers and supporters of REAL for all the support provided to the successful implementation programs at many levels. At last but not least, we would like to thank our donors, without whom none of the achievements in this report would have been realized.

Thank you wholeheartedly to our community leaders, members, volunteers and our well-wishers for being a part of the REAL. We are looking forward to much more in 2019!

Thanking you and with regards,

A handwritten signature in blue ink that reads "A. Lawrence".

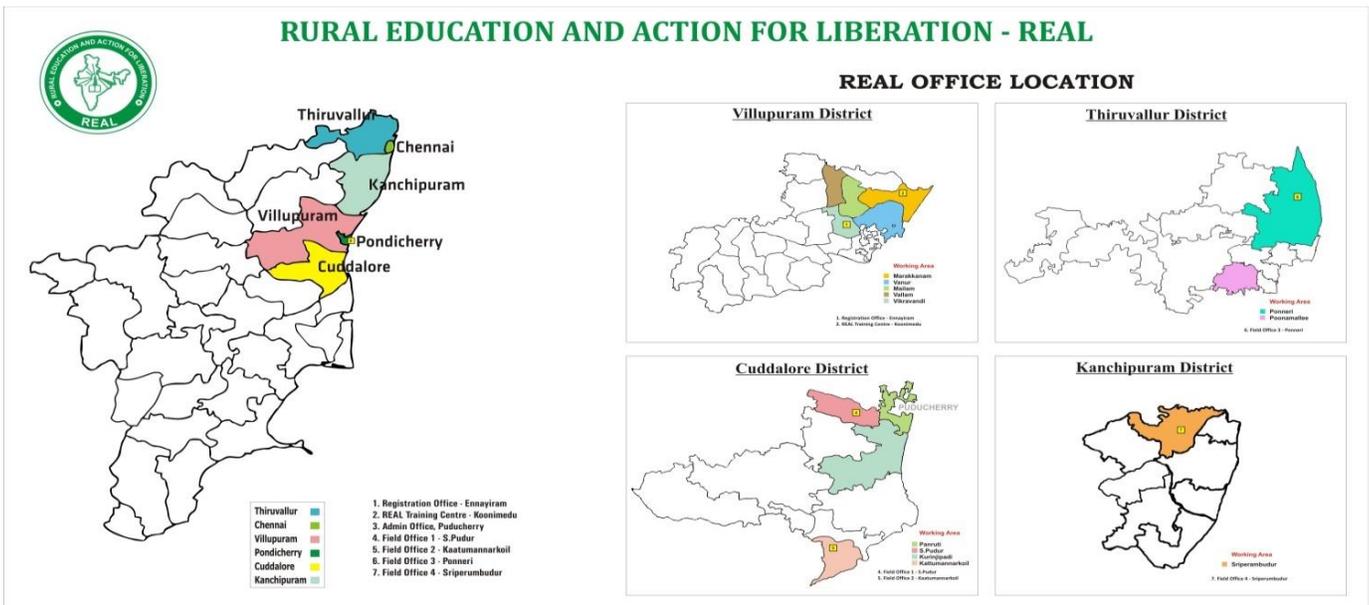
**A.LAWRENCE**  
President cum Director

# REAL and its intervention areas

REAL is a registered, not for profit, a humanitarian organization founded in the year 1989. It strives to support the marginalized and vulnerable population especially women and children in remote villages. REAL programs are comprehensive and holistic in nature.

**Purpose:** To assist and help women and children to free themselves from poverty, misery and ignorance. Our strategy is to organize, capacitate and network with Government for sustainable development, motivating landless women and small farmers to increase their income through organic cultivation methods and developing sustainable Livelihood by enhancing people's knowledge, skills, attitude, aptitude and values.

Districts	No.of Blocks	No.of Panchayats	No.of Villages
Villupuram	6	81	110
Cuddalore	4	93	202
Chennai	1	15	15
Kanchipuram	1	10	10
Thiruvallur	4	11	15
Pondicherry UT	1	6	10



# Projects implemented in the year 2017 – 2018

## Education and Livelihood

### 1. Children Rights and Child Protection in Villupuram District

*Project Period: January 2014 to December 2017*

With the support of KKS – Germany, REAL created a protective environment for the children in the target villages by way of awareness creation on attitudes, traditions, customs and practices, strengthening life-skills of children, their knowledge and participation, building capacities of those (parents, SHGs, SMC, VMCs) in contact with the children, enabling women to set up income generation activities to ensure economic security, and promoting linkages with state and national systems for effective reporting and redressal of issues related to child protection from the village to the district and at state level.

#### **Achievements:**

- 85 % of the SHG members (2152 total members) in 110 SHG are well aware of child rights and take up child protection issues. The registered Gangai Federation is actively functioning and take over the full responsibility to run this project even after withdrawal.
- 400 targeted families and additional 375 families earn an additional income of approximately Rs.3500 to 4000/- per month through IGP activities (Dairy) and 173 SHG members are involved in other IGP like petty shop, flower vending, tiffin centre etc.
- 95% increased attendance rate in all the target schools, 17% of school dropouts decreased in the target villages,90% of children improved their academic performance, Child Labour reduced from 8% to Nil & Child Marriage is reduced from 20% to 0%.
- 1475 children benefitted through children activity centres, 461 drop outs/child labourers identified and enrolled in formal schools, 11 Children Parliament, 20 Child Rights Clubs and 10 Eco Clubs are strengthened for developments.
- Nearly 13500 community members been sensitized on child rights and issues during the sensitization and ending programmes in 4 blocks (Koliyanur, Kandamangalam, Vanur&Marakanam) and our projected blocks (Vikravandi&Mailam) and 70 programmes were organized by our cultural teams at school, block and district level focusing on children issues and violence against girl children.
- 00 (80 newly joined) CRPC members are trained on follow-up activities to sustain the project activities especially focusing child rights and 21 SDMCs (210 members every year) are taking efforts to monitor & improvise school infrastructures as well focusing children education.



## 2. Creating Enable Environment for children to realize their rights and full potentials in 15 villages of Villupuram District

*Project Period: January 2015 to December 2017*

The project titled “Enabling environment for children to realize their rights and full potentials in 15 villages of Villupuram district” has made REAL to efficiently create opportunities towards ensuring child rights in our target area of interventions through holistic interventions with a meaningful participatory approach. More than 2970 children are enjoying today better education systems in schools, made possible through the support of the project with various innovative methodologies. 197 children have been relieved from child labour and have been enrolled in formal schools. 120 families are made capable of adopting organic cultivation practices through demo plots and FFS training & 910 families have adopted an organic kitchen garden at their homestead.

### Achievements:

- Cumulative of 1845 children benefitted from Children Activities Centres. Of which, 974 newly enrolled in the last three years and rest 871 were repeated children to the SERC, Total of 197 dropouts (Boys: 159; Girls 38) were identified and enrolled during the project period.
- Total of 240 children trained on leadership skill, 450 children on media skills, 490 on health education in schools and 677 benefitted through summer camps/exposure trips.
- 15 CRCs, 5 CPs and 10 Eco Clubs are established in the project villages and each club is taking up their roles respectively.
- Total of 300 adolescents trained on 5 different trades during the project period and among them, 60% of candidates are employed in industries, offices, institutions & self-employment.
- 120 farmers trained through Farmers Field School Training (Demo Plot Cultivation), 82 beneficiaries have adopted organic agriculture / sustainable farming practices in replication, 910 families established organic kitchen garden at their home backyards and 60 SHG members/farmers are involving in organic vegetable cultivation in 3 to 5 cents of land.
- 15 Village Development Committees and 15 School Monitoring Committees are functioning effectively to address children issues, 2302 members benefitted from health camps during the project period and 255 patients were referred to hospitals for higher treatments.



### 3. Pilot Project: World of Difference (WoD)

*Project Period: 1st January 2018 to March 2018*

REAL with the support of VSO under the funding assistance of Vodafone Foundation (VF), a leading telecom company under their CSR wing supported a short term project for selected five primary schools in Chennai. It is a flagship program of VF. The goal of the project is to improve the reading and speaking ability of Basic English of children in the age group of 8 to 11 years. Also, English teaching skills of teachers of non-English background using SMS technology. SMS story-based teaching and learning is an innovative and creative program and already piloted successfully in other states in India by the donor. It is a short term project for a period of four months from January to April 2018.

The project is able to cover only 28 out of 35 SMS stories, lesson plan and letter sounds (42) demonstrations due to the abrupt closure of the program by 8<sup>th</sup> March. The SMS story classes were held only 28 days excluding holidays against the four months agreed project period. Therefore, the project was unable to cover the rest of the activities like CRC establishment, Employee volunteering; Fun learning events and School Teachers' training as agreed in the proposal. This helps the children to the identification of letters, pronouncing letter sounds and have started reading the consecutive words. A total of 252 children (boys; 119 and girls; 133) and 25 teachers in five schools were covered and benefitted from the WoD project.



# Education through Health, Hygiene and WASH

## 4. Health, Learning and Equity through WASH in schools

*Project Period: May 2016 to October 2017*

With the support of Plan India, school WASH program has made a significant improvement in the quality of life and brings out positive behavioural change among the children and teachers in the six targeted schools in Sengadu and Kiloypanchayat. It was found during the needs assessment that, most of the families in Sengadu, around 80% practising open defecation because of lack of toilets and not to afford the cost of construction. In view of this, with joint consultation, KNO, PLAN and REAL decided to support the construction of toilets for most needy and deserving 21 families in and around Hyundai plant in Sengadu. It is a short term project and proposed to complete the construction by end of October 2017. The construction of 19 individual household toilets in Sengadu village and two toilets in one of the Girls High School have been completed in record time. It is a high-quality prefabricated toilets manufactured and promoted by REAL. The official handing over of the facilities to the concerned schools was formally organized on 24<sup>th</sup> June 2017 at Government High School, Kandamangalam.

### Highlights:

- Total of 95 people in 19 families have access to sanitation facilities and live in clean and healthy environment
- 333 girl children in Govt. High School gained the accessibility to toilet facility and also privacy
- Created awareness about importance of toilet use in the community and children
- At least 100 persons have abandoned open defecation and observed a positive behavioural change among the villagers on toilet use and hand wash practices.



## 5. Restoring and Recreating Child-Friendly Environment in ICDS and schools of 10 villages in Cuddalore District

Project Period: May 2017 to May 2018

REAL with the support of Verizon and Save the Children implemented the project “Restoring / Re-creating child friendly environment for ICDS centres and schools in 10 villages of Cuddalore District” with special focus among the children in flood-affected areas to improve better access to their education, protection, water, and sanitation hygiene in a safe environment and ensure safety & resilience of their learning environment.

Our targeted activities had restored the normalcy of school going children’s education and reduced school drop-outs. Together, it as well created lasting improvements in education for children in schools by effective use of technology and supported the social needs and highlighted the commitment to the community, with both internal and external stakeholders by the implementation of this project. Moreover, the project also strengthened the brand equity, which had served to improve the employee commitment for the social cause.



### Highlights:

- 92 % of the student groups responded that they need to wash their hands when there is visible dirt, 90 % of students responded that hands should be washed before eating and even after defecation with soap and water.
- Nearly 85% of students said that diarrhea spreads because of dirty water and eating with dirty and unwashed hands
- Availability of clean and safe drinking water in all 11 targeted schools. Access to improved latrines – safe, clean and sex-separative, At least one handwashing facility is available in every targeted school with the presence of water and soap.
- All school teachers were trained by SSA /Government and as well by the Save the Children on health and hygiene education
- “Children Groups” formed in each of the school and monitor the facilities created under this project and spread the key messages about WaSH to the other children in the school
- The number of individual household toilets increased from 15% (baseline) to 63% in the working area.

## 6. SMS Pilot Project on Recycling & Plastic Waste Management in Sriperumbudur Region of Kanchipuram District

*Project Period: July 2017 to September 2018*

Proper solid waste management practices can make dramatic improvements to the environmental health and thus positively impact the health outcomes of communities. It is not the responsibility of the Governments alone to keep our environment clean; rather it is everyone's responsibility. To drive this message across the community and to inculcate the habit among children, 5 schools are targeted at the center of focus on solid waste management. The change in attitude and practices is a long-drawn process and requires a lot of efforts in terms of awareness generation, knowledge building and skill enhancement through training and capacity building. Children are the next generation of our society and they will be the great source of inspiration and change for the general community. Therefore, the project will focus on keeping the children as the centre of influence in bringing community-level changes. Also, clean environment in schools will enable positive outcomes on children in both health and educational attainments.

Our project implemented in 5 villages of Sriperumbudur Region focuses with the following project components which include community mobilization, awareness generation ToT session and Dissemination of IEC. Also, the follow-up awareness includes the setting of a mechanism for waste disposal and waste collection, linkages with waste collector and municipality.



### Highlights:

- A total of ten community meetings were organized to sensitize the people on basic components of waste management and role of community members
- Three awareness meetings were conducted among the women SHGs and mobilized them as agents to pass the key messages about SWM to other people in their villages
- Five Village level Enviro Club meetings (monthly) held in the project villages. Reviewed the waste management activities and challenges encountered
- Four demonstration on waste collection and segregation of dry and wet waste
- Eight School level Enviro Club meetings were organized and assessed the waste management practices in their respective schools
- Four awareness cum demonstration class on waste collection, segregation and transportation at school level. How we dispose the solid waste particularly plastic wastes.
- Rapport built among panchayat, school and municipal offices provide support for facilitate meetings and rendering permission in organizing village level campaigns.

## Livelihood / Agriculture Intervention

### 7. Sustainable Livelihood enhancement through additional sources Income through of women and small farmers

*Project Period: April 2015 to December 2018*

During this year, the project continued with the promotion of women groups and strengthening their institutional systems and processes. Once the groups were formed, the staff orientated the group members on the importance of project activities and enterprise promotion. They motivated and guided the women members to participate in a number of capacity and skill building training programs. The project also focused on the other major constituent stakeholders – the farmers and continued the process of formation of farmers clubs. The project-oriented the farmers on the importance of sustainable farming and organic ways of mitigating the risk in agriculture by conducting various farm field schools and other training. Further, the project laid thrust on conducting a number of training programs for the farmers through Farmers Field Schools (FFS) and through other arrangements.



#### Highlights:

- As a part of institution building 9 Farmers' clubs and 10 women SHGs have been formed taking the cumulative total to 46 and 69 respectively. The membership in Farmers' clubs has touched 354 and that of the SHGs is 1163.
- The women SHG federation celebrated the International women's Day in the august presence of many dignitaries and a big gathering of its members exceeding 528 members. The federation also conducted its Annual General Body Meeting on the occasion of the International Women's Day.
- The cashew processing unit had undertaken a feasibility assessment to identify some of its gaps in infrastructure as well as to identify key strategies. After the trial operations, the cashew processing unit has commenced its regular operations. However, it is yet to reach the level of operational break-even and profits. It has established linkages with many suppliers and buyers.
- As many as 12 farmers received subsidy and purchased sprayers with petrol engine. Five farmers have received 100 % subsidy to lay drip irrigation for their banana crop and other five farmers from Palvarayanatham village have received 100% subsidy for Vermi Compost Unit.
- Cumulatively, a total of 36 women members have been extended support to set up banana fiber extraction enterprise in 'West Ramapuram' village.
- As many as 1420 members have received loans from either Rang De or NABFINS to take up entrepreneurial and productive activities and to smooth consumption.
- The Federation contributed Rs. 50,000/- for five victims of fire accident in Keezarungunam village (Rs.10000/- per victim containing relief materials like provisions, ration items and dress materials)

## 8. Enhancing Household Income through Dairy Value Chain Approach in KattumannarKoil Region, Cuddalore District

Project Period: April 2015 to December 2017

Animal Husbandry is the secondary livelihood and income generating activity of the communities in the 20 villages in Srimushnam. The secondary occupation of this population is Animal Husbandry. As agriculture often fails, the income generation activity of the farming community depends on Animal Husbandry. Animal Husbandry as a livelihood has been facing huge constraints like lack of access to Feed & Fodder, milk market, credit for the purchase of milch animals. To address this issue, the Cuddalore District Planning Office, Department of Animal Husbandry and REAL have joined hands to implement the project titled, **“Enhancing Household Income through Dairy Value Chain Approach”** in Kattumanarkoil Block with the fund support of State Planning Commission, Tamil Nadu.

The project envisages establishing feed shops, fodder plots, para-vet services, cattle insurance and networking linkages build up with banks / financial institutions, animal husbandry department and dairy units and over the years, it is observed that there is increase in the number of women engaged in dairying with increase in animal stock, enhanced capacities of members in terms of knowledge and skills for adoption of best practices in animal rearing, increase in milk productivity and production & increase in returns from milk sales, learning to concretize the model in a manner that other blocks could replicate and reduced mortality of milch animals and calves.



### Highlights:

- Total of 400 dairy beneficiaries in 20 target villages are aware about techniques and management of animal rearing, disease symptoms & early treatment, feed/fodder and importance of animal insurance
- 20 trained Para-veterinarians are available in the project location and offering support to the needy beneficiaries
- 5 Milk Collection Centres, 5 Feed Shops, 5 Fodder Plots and 2 Community Fodder Plots, are established and operational in the project locations
- One Milk Testing Centre has been set up with necessary equipment like milk analyzer, stirrer, weighing scale and UPS and being utilized by the beneficiaries
- Tune of Rs.2,22,55,000 availed towards purchasing 800 milch cows as credit from NABFINS for purchase of animals.

## 9. Livelihood Project on Tailoring Enterprise

*Project Period: December 2017 to May 2019*

Women are the worst affected when it comes to unemployment and poverty. Without any income of their own, they need to depend on men for anything and everything. If the men are also unemployed, the matter gets worse. Women empowerment through self-reliance and financial independence can be achieved by providing vocational training, through which women can either start up something of their own or take up a job. It is with this focus, REAL involved conducting vocational tailoring course for the women members in our targetted villages to make them self-sufficient and confident. Tailoring is one of the beneficial course with which women can immediately start right from their homes upon completion of their course. Hence, REAL implemented the project to support adolescent girls through tailoring activities with the support of the American India Foundation (AIF). To begin with, 34 women are undergoing the training programme in the month of March 2018 (First batch) and we intend to cover 160 women under this trade and promote employability by establishing production unit and through other linkages.

Some of the progress reached in the project areas per below:

- Staffs are in place namely technical cum Production Coordinator, Market Linkage Coordinator and Accountant cum Stores in charge are working to support the training.
- Seven sewing machines are purchased and trainees have started utilising the machines fully.
- All the supportive infrastructure such as tables, chairs, etc. are purchased and kept in the centre.
- 34 women entrepreneurs are identified and training given in two batches ( Morning 10 AM to 01 PM and Evening 02 PM to 05 PM) of 17 each in the morning and evening



# Strengthening Communities

## 10. KanyaSampurna Project in Kattumannarkoil Region, Cuddalore District

*Project Period: October 2017 to March 2018*

REAL has joined hands with CARE India and has started implementing a few initiatives in the rural areas of Cuddalore District, as part of the 'KanyaSampurna' Project. In the district, out of the 13 blocks, Kattumannarkoil and Srimushnam blocks have been taken for implementing the project. These two blocks have many marginalised villages where nearly 79% of the population of the blocks live in rural areas. The project had been designed to address the following objectives:

1. To significantly improve the maternal and neonatal health and nutrition behaviour through effective community action
2. To improve the school readiness and learning outcomes of the children in selected ICDS and primary and upper primary schools.
3. To strengthen the entrepreneurship/employability skill of adolescent's and youths in the target villages.

The project implementation has commenced in 2017 with the roll-out of some of the initial preparatory activities that include finalization of 20 villages for initiating interventions; identification and recruitment of staff including volunteers, and orienting them on the project and its basic concepts; setting up of offices in the field; initiating the baseline survey; building rapport with the community and other key stakeholders; discussions with the line departments in the Government and subject-focused training.

### **Achievements:**

- 25 adolescents group and 14 community action groups formed to introduce the project concepts of health and education.
- 20 PRA mapping exercises, 14 youth & community meetings, 8 capacity building training to federation members, 112 meetings of pregnant women/nursing/nursing mothers, 75 girls collective meetings and 2 community mobilization activities on safety, security of girls & importance of reading etc.



## 11. Enhancing Community Wellbeing in Rural Tamil Nadu

*Project Period: 1st December 2017 to 31st May 2019*

With the support of CARE India and Amazon Cares, REAL implementing a three years long project titled, “Enhancing Community Wellbeing in Rural Tamil Nadu” in selected five villages of Ponneri region in Thiruvallur District.

During this reporting period, the project has reached its second year components in order to increase the awareness of men and women about government schemes and social entitlements; community mobilization through organizing, reviving and strengthening the CBOs; linking them with banks / MFIs to access credit for income generation activities; capacity building women and adolescents and life skill education; Right to Education; utilization of government schemes etc.

### **Achievements:**

- Established “Community Resource Centre” offers consultation and guidance to the farmers. Dissemination of information. Assisting farmers for various modern agriculture equipment's
- To create a sustainable institution, the project has been supported forming self-help groups in 5 villages, involved in thrift and credit activities.
- About 513 women were capacitated through SHG module training throughout the project period and 11 women are successfully involved in self-business (skill training)
- 2000 copies of module books printed in order to motivate the women improving their knowledge on the concepts and to further implement profit oriented small businesses.
- Rapport and Institution have been built through interface meetings and linkages established with 10 departments through 207 administrative official meetings and 24 special meetings with VAO / BDO/ CEO.
- 76 individual household toilets constructed in 5 villages and 50 members have claimed Government subsidies for toilet construction.



# Construction / Repairs & Renovation of Houses & School Toilets

## 12. Repairs and Renovation of Houses / Schools through HFHI

*Project Period: April 2017 to March 2018*

In order to support low-income families to build new homes and to repair and rehabilitate damaged houses in the project locations of Cuddalore, Villupuram and Chennai, REAL has partnered with Habitat for Humanity in India. Besides, housing, the supported had extended to repair & renovation of school toilets. Some of the projects undertaken during this year were mentioned below:

- Repairs / Renovation of school buildings & toilet blocks in Villupuram District (5 schools)
- Repairs / Renovation of school toilets for girls and boys block in Cuddalore District (5 schools)
- Repairs / Renovation of individual houses (25 houses, Perumbakkam and 10 houses, Nallur)
- Construction of 2 new houses at Nallur and 5 new houses at Sengadu.
- Construction of 40 new houses & 65 repairs in Kalkunam and Boothampadi villages in Cuddalore District.



This project supported the school children have nice colour and gives brightness to the classroom and school campus appears clean and tidy with the appearance of the newly constructed building providing a conducive environment for the children to learn.

## 13. Repairs and Renovation of Schools through GVR Foundation

*Project Period: April 2017 to March 2018*

With the support from Global Village, the construction work of toilet block @ 30' l x 10' w covering 300 sq.ft with 2 separate portions implemented. One for boys portion, provided with 3 urinals and 1 WC with doors and for girls portion, 3 toilets provided with separate doors inclusive of one WC toilet basin. The construction of toilet block implemented from April 2017 to June 2017. In continuation of this, school kitchen building constructed @ 336 sq. ft with 2 separate room for cooking & dining room & partition room is provided to store the materials like ration, provisions and vegetable. These 2 rooms are provided with separate doors and furnished with steel mess windows for ventilation.



# Relief and Rehabilitation Programmes

## South India Flood Response Programme

*Project Period: October 2016 to May 2017*

Save the Children in collaboration with REAL, had initiated the project titled “South India Flood Response - 2015” in the flood-affected urban slums in Chennai and rural areas of Cuddalore District since November 2015. The project has been implemented in several phases. The current phase of the project had started in the month of October 2016 and ended in May 2017. The project interventions include WASH infrastructure in schools; construction of low-cost individual toilets; mock drill training for children groups; and strengthening of community groups as a task force. At the end of the project period, Save the Children organized “Review and Sharing Meeting of Humanitarian Response in TN-2017” with the objectives of SCs Humanitarian Response Strategy, Sharing of Experience by Partner Organizations and giving away of appreciation certificates and awards to the organization and project staff.

### Highlights:

- Upgradation of Sanitation and hand washing facilities, constructed soak pits and restoration of water connections in 5 needy schools.
- A total of 1,185 children and 55 teachers directly benefitting from WASH facilities at school level.
- 100 % construction of individual household toilets in one of the village called Vasanankuppam and declared as ODF village by the District Administration. Total of 89 IHH toilets were built with community participation.
- School Evacuation and Safety Plan has been developed and placed in the prominent locations of 25 school campus.
- Two Resource Centres established and equipped with necessary disaster management kits so as to respond immediately in case of any disaster.
- Established and strengthened community groups like SMC, CG and CPC are active in project villages and promoting WASH awareness and ensuring the rights of the child.
- Over 1,500 people were capacitated on Disaster Risk Reduction by experts and total of 375 villagers were oriented on sanitation and hygiene and also motivated to construct IHH toilets.



## Micro Credit Assistance Programme

One of the best ways to encourage economic growth in poor areas is to provide affordable small loans to farmers and small-business owners called microcredit or microloans. These programmes inject capital into communities that lack the collateral required by conventional banks. Micro Credit for Self Help Groups (SHGs) is fast emerging as a promising tool of promoting income-generating enterprises for reaching the 'unreached' for credit delivery in rural areas, particularly women who are considered to have very low net worth for availing themselves of any traditional credit facilities from formal financial institutions. Microcredit is also considered as the vehicle for achieving empowerment of women, in many spheres of their social, cultural, political and economic life.

In REAL currently, there are 859 groups spread over 340 villages in the districts of Cuddalore, Villupuram and Pondicherry. Other than the credit assistance, the beneficiaries were capacitated on a number of skill building training on a regular basis to improve their functioning in savings and credit and to venture into income generation programs as individuals and as a group.



### Microcredit Portfolio

Particulars	Villupuram District		Cuddalore District		Pondicherry	Total
	Ennayiram	Koonimedu	K.M.Koil	S.Puthur		
<b>Self Help Groups</b>						
Total Groups	282	101	279	191	34	859
Total No. of Members	4613	1563	4479	2994	558	13831
Total Savings	35041514	9606012	28098510	7979020	2422100	126086837
<b>Federation</b>						
No. of Federation	4	4	3	2	1	14
No. of Groups linked to the federation	219	116	214	75	34	658
No. of members linked to federation	3977	1648	333	1133	558	7649

Apart from the linkages with nationalized banks, REAL also promotes possible linkages with various other financial institutions like Rang De, Agricultural Development Finance – Tamil Nadu (ADFT) and NABFINS (NABARD Financial Services).

Finance Institutions	Type of IGP Support	Region	As of March 2018				
			Members Supported	Loan Closed	Loan Amount	Amount Repaid	Loan Outstanding
Rang De	Goat Rearing, agricultural activity, small business & cow purchase etc.	S.Puthur	1239	613	12324000	10800062	1523938
		K.M.Koil& Srimushnam	526	123	5900000	4151168	1748832
		<b>Total</b>	<b>1765</b>	<b>736</b>	<b>18224000</b>	<b>14951230</b>	<b>3272770</b>
ADFT	Purchase of milch animals	Srimushnam	273	148	6825000	5787368	1037632
		Ennayiram	100	93	2500000	2458675	41325
		<b>Total</b>	<b>373</b>	<b>241</b>	<b>9355000</b>	<b>8246043</b>	<b>1078957</b>

Finance Institutions	Type of IGP Support	Region	As of March 2018				
			No.of Groups	Loan Closed	Amount Issued	Amount Repaid	Loan Outstanding
Nabfins	Goat rearing, agricultural activity, small business & cow purchase etc.	K.M.Koil	583	439	265910000	217183523	48726477
		S.Puthur	171	94	58545000	43891649	14653351
		Ennayiram	242	164	102835000	78490386	24344614
		Koonimedu	66	38	37610000	29417415	8192585
		Pondicherry	21	1	7745000	5241163	2503837
		<b>Total</b>	<b>1083</b>	<b>736</b>	<b>472645000</b>	<b>374224136</b>	<b>98420864</b>

#### Highlights:

- 1083 groups have availed the loan from NABFINS for various income generation activities. Among them, 736 groups have successfully repaid their loan.
- Further, 1765 members were received credit support from Rang De for the tune of Rs.1.822 crores
- 373 members used the fund to purchase milch animals

## REAL Training Centre

Having established the well – furnished residential training centre at Koonimedu, REAL undertake training programmes supported by DRDA, Cuddalore, Villupuram and Pondicherry on social audit and governance to Government Office Bearers. Also, private organizations like FSL and CARE India utilize our centre for operational training in our centre. Around 300 members had attended residential training programme and apart from this, 250 children and 500 women federation members, 106 staff have attended other training programmes like summer camps, staffs get together event, project orientation training to staff team, capacity building to federation leaders and other SHG meetings.



During this year, REAL had renovated the building with tiles and painting work (inner and outer) with primer coating and then colour paintings. Eventually, it has established the kitchen building adjacent to the centre @ 20' x 60' sq.feet. The new building was officially inaugurated in the month of December 2017.

### Additional Features of the Centre:

- The prefab construction unit also operates in this location involved to produce toilet moulds of 2 models (Round Type and Square Type) and supply them based on the needs to various locations like Cuddalore, Thiruvallur, Sriperumbudur, Madurai, Bangalore, Dindugul, Marakanam etc. On the whole, the unit has so far produced 2500 toilets. During this year, we had supplied 324 such toilet moulds to the communities in our projected locations through organizations like WASH Institute, Save the Children, Plan India etc.
- Organic Kitchen Garden and Vermin Compost Unit at the REAL training centre established in order to provide hands-on training to the women farmers. The extent of the garden ranged from 3 to 5 cents of land. Cultivations have been renovated for 3 times during the project period. Various type of vegetables like Green Chilli, Snake Gourd, Bottle Gourd, Variety of Greens, Brinjal, Drumstick, Mint & Coriander leaves are cultivated. These organic vegetables are sold in the nearby markets earning a profit of Rs.5000/- per month. 20 kgs of vermicompost in each of the 4 pits and are utilised in Coconut, Mango and Vegetable Garden in the training centre.



# REAL Volunteers

## *Volunteers from Germany (BBP):*

Two volunteers, Ms Hanna Kiefer and Ms.MarleneRothmer, provided intensive volunteer service from August 2017 to March 2018. They conduct children workshops/camps for the school children and taught spoken English in the orphanage. They did various documentation tasks especially refurbishing websites, video documentation and designing reports etc.



## *Volunteers from Spain:*

Ms.BlancaBalasch along with her sister Ms.BeatritBalasch and nephew Ms.Maria visited India from 23<sup>rd</sup> to 28<sup>th</sup> March 2018. Owing to her interest to donate for the development activities, she was kind enough to collect Rs.47900/- (Rupees Forty-Seven Thousand and Nine Hundred Only) from her family in Spain. This amount was utilized to provide gifts and educational materials for 160 school students, provide gifts for 100 women leaders and purchasing 3 tailoring machines for women tailoring centre.



## *Volunteers Team Build from the USA:*

On 11<sup>th</sup>, 12<sup>th</sup> and 13<sup>th</sup> July 2017, Mr.JeffWaites, Director – GVR had brought a team of 9 volunteers from the USA. They involved in the hard labour work from 9 am to 1 pm involving in construction activities like Brickwork, Mixing cement, Moving bricks & sand closer to construction and Drifting water for the school kitchen at Keezhvailambur. The entire villagers were so happy to receive the team and are excited that the team contributed to the construction activities. Apart from this, the team also engaged to teach children with arts & crafts session in the afternoon, which improved the creativity, imagination, thinking skill and social skills



## Important Events

### *Declaration of Open Defecation Free Village :*



On 7<sup>th</sup> April 2017, Mr.Rajesh, I.A.S (District Collector, Cuddalore) made a site visit to this village and declared 'Vasanankuppam' as open defecation free village. The District Collector was happy to see the community people showing interest in the household toilet construction and usage. The District Collector and other dignitaries appreciated REAL\_ SAVE the children for promoting the national agenda of "Clean India Campaign" and explained how this could have a positive impact in the lives of the beneficiaries in near future.

### *World Toilet Day (WTD):*



The 'Toilet Day' is being observed and celebrated throughout the world every year on November 19<sup>th</sup> in order to raise awareness about sanitation and motivate the people to construct and use the toilet and give up open defecation. On the eve of WTD, REAL had organized an 'Awareness Rally and Seminar' on November 18<sup>th</sup> at the district headquarter (Cuddalore). A large number of SHG women and volunteers from the target villages were gathered at the District Collector's office and took out a rally as part of WTD observation. The objective was to sensitize the people about toilet usage, safe disposal of faecal, importance of hand wash and water-borne diseases. The honourable District Collector of Cuddalore MrPrasanthVadanere flagged off the rally in the presence of various government officials, Save the Children and REAL Project Staff team.



### *Pulse Polio Vaccination Camp :*

The project team of SC supported project assisted the healthcare staff at the village by mobilizing the children in the age group of 0-5 years from ICDS and household for administering polio vaccine on January 28<sup>th</sup> in the district. A total of 1,043 children from ten villages were benefitted from this camp

### *International World Water Day:*



On the occasion of “International World Water Day” which is held annually on 22<sup>nd</sup> March, REAL organized an awareness meeting to highlight the importance of freshwater. The meeting focusing on the importance of rainwater harvesting, tree plantation, and soil protection. This public meeting was held at the district headquarter (Cuddalore) and the special invitees include; Mr.V.P. Dhandabani, I.A.S – District Collector, Mr R. Rajasekar, Joint Director – MahalirThittam, Mr.R. Narayan, Joint Director – Agriculture, Mr.R. Rajamani, Joint Director- Horticulture, Mr.Jayachandran, Professor – Sugarcane Research Institute, Mr.P, Haridass, Retd. Joint Director – Agriculture, MrKarthikGopal – Regional Manager –NABFINS, Ms.A. Lakshmi, Project Manager – DIC etc. The District collector released an awareness handbill and it was received by the Joint Director of Agriculture. As part of the event, jackfruit saplings were distributed to audiences. Around 400 persons from project villages in Cuddalore District attended the meeting.

### *Handing Over Ceremony:*



The official handing over of the facilities to the concerned schools was formally organized on 24<sup>th</sup> June 2017 at Government High School, Kandamangalam. The key delegates for the function include; MrEunho Choi, Managing Director, Mr.Hajin Lee, Chief Financial Officer, Mr.K.Raju, Company Secretary, Mr.V.Murugan, Senior Manager –Accounts from Hyundai Steel Company and Mr.RajanVadivelu, Program Coordinator, Plan India. Dr.P.Venugopal, Member of Parliament Thiruvallur Constituency and K.MaragathamKumaravel, MP of Kanchipuram along with P. Ganeshan, Former MLA also participated in the event. The chief guests were officially handed over the newly created facilities to the school, and a **‘Completion Certificate’** issued to all the six targeted schools detailing the work and amount expended for each activity. In addition, all six schools were provided with **‘Sanitation Kit’**. It was received by the concerned school Head Master along with WASH Committee Members.

### *Inauguration of School Kitchen:*

The newly constructed kitchen building was formally inaugurated on 7<sup>th</sup> October 2017. Mr.JeffWaites and his visitors Mr.Andy and Mr.Alex, Mr.Lawrence, Director – REAL NGO, Rev.Fr.AntonySamy – Sacred Heart Church, Anilady presided over the function. School Children and community members took part in the programme. On the occasion, the chief guest motivated children on the importance of education, cleanliness of school, maintenance of toilets, kitchen etc. Adding to that, it has been insisted that the school management along with Government/community support should take proper actions to raise compound walls and promote kitchen garden activities.Mr.JeffWaites inaugurated the kitchen building and handed over to the school management. Mr.Andy and Mr.Alex highly appreciated the commitment of service involved to the school children and are happy to be a part of the event.



### *Inauguration of School Toilets:*

The newly constructed school toilet block was inaugurated at a formal function held on 4<sup>th</sup> July 2017. GVR Volunteers Team headed by Mr.JeffWaites, Rev. Fr.Joseph Paul, Pondicherry Diocese (DOS) Manager, Fr.AntonySamy, Parish Priest in the presence of MrsSasiEmaldamary, Head Mistress, A.Lawrence, Director - REAL along with 250 members (School Children, Community Members, Women Groups and Panchayat Members) participated in the inaugural ceremony. Rev.Fr.Joseph Paul inaugurated the toilet block and Mr.JeffWaites unveiled the foundation stone. On this occasion, Fr. Joseph emphasised on the importance of education and wished the student for a bright future. The school toilet was officially handed over to the school authorities and currently being in use.



### *Distribution of Milk Cans:*

An official handing over of the facilities created under “Dairy Value Chain (DVC)” project was held on 27<sup>th</sup> December 2017 at DVC Higher Secondary School, Srimushnam. The program was begun sharp at 01.30 PM. Ms.Vijaya, Senior Manager of REAL gave a brief introduction about the project background, goal, objectives and accomplishments for the understanding of delegates and guests of the event. Followed that, Mr.Lawrence, Director-REAL welcomed the delegates and participants on behalf of project beneficiaries and honoured them. As part of handing over ceremony, the chief guests bestowed the ‘Milk Storage Containers’ to 18 beneficiaries from 10 target villages (115 milk cans distributed to 18 centres). Also, handed over the Milk Analyzer and other testing equipment installed in one of the villages for the benefit of the people in and around the villages.Mr.Raju&Mr.Ravi (Central Government – New Delhi), Mr.StalinVedanayagam, Veterinary Doctor (Cuddalore) &Mr.Raji (Former Ward Member, Town Panchayat – Srimushnam) were the chief guest and facilitated the handing over process.



## Success Stories

### Vocational Skill Training



Muthuvel is 20 years old, lives with his parents and two siblings in Settikuppam village of Villupuram District. His father works as a labourer in the agriculture farm and his mother takes care of the family and household chores.

Muthuvel discontinued his education as he failed in 10th board examination and also did not have interest in studies. Hence, he decided to support the family income and started working in the nearby 'shrimp farm' as a daily wage labourer. However, he did not get regular work on the farm. 'I got stressed out most times sitting idle due to my inability to get proper employment' says Muthuvel. In this situation, I heard through one of my friends about the 'employability skill training' opportunity offered by REAL in my village. I accompanied my friend and gave my application for 'driving course'. Fortunately, within a week time, I was selected for the course. *That was the day of "my life changing gear" – narrates Muthuvel.*

Muthuvel successfully completed his course in December 2015 and got his driving license. Currently, he is employed as a permanent driver in the 'shrimp farm' where he previously worked as temporary daily labour with a monthly salary of Rs.8,000/-. He aspires to own a commercial vehicle and turn to be an entrepreneur soon. "I am so grateful to REAL and the donor Manos Unidas and their team of dedicated staff for this wonderful opportunity to change my life", says Muthuvel

### Successful Entrepreneur



I, Kamahski live in Ennayiram. I am a member of REAL SHG. The milch animal training given by REAL helped to follow the new methods in feeding and other practices. Whatever was taught in the training, I practised the learnt knowledge in the cow management, feed and protective measures. This helped to grow the cows healthier and was able to feed the cow with Azolla and fresh fodder. Due to this, cow produced good quality of milk and this fetched good price in the market. Now, I have two cows and now able to save Rs. 500 to Rs. 600. This income is utilised for my children studies and health. I thank REAL and KKS for this help.

## Loan Support



I am Vimala and I am a resident of Siruthondamadevi village in Cuddalore District, I have two sons and one daughter who is studying in the nearby Government School. My Husband Siva Subramaniam is a daily wage labourer working in the agricultural sector.

Due to my economic instability, I joined the Self-HelpGroup initiated by REAL in the year 2015 and have been an active member of the group since then. In order to supplement my family income, I started to work in the nearby cashew nut sorting factory which was two km away from my habitation that gave me an income. However, the long journey to the place of work coupled with household work and taking care of children only made me lose my health and I was worried about my income at the same time.

At this juncture, I happened to attend an SHG meeting where the REAL team explained to us about the opportunity for loans to start micro-enterprises with the low interest rate. I grabbed that opportunity and was provided with a loan amount of Rs. 10,000 through Range De. I purchased a nut breaking machine for my own and procured the raw nuts from the cashew factory for peeling it. This initiative has changed my life in several ways, as it reduced my everyday travel to the factory, gave me the opportunity to do my job at my leisure, provided ample time to take care of children and above all earn a regular income on a monthly basis without any hassle.

At present I do my job 20 days a month, break cashews for 15 kgs from which I earn an income of Rs. 6000 on a regular basis, of which I repay my loan and also take care of my livelihood. The most beneficial change that happened was that I stopped procuring small time loans for higher interest rate from money lenders which has changed my repaying burden to a greater extent. My entire family is ever grateful for the support provided by Range De through REAL which has made me a small time entrepreneur providing the opportunity to earn a regular income on a monthly basis.

### Farmer involving in organic cultivation:



Devaguru, aged 34 years lives with his wife, children and aged parents in a remote village called Kumanangulam of Cuddalore District, State of Tamilnadu, India. Kumanangulam is one of the agrarian village and most of the inhabitants either small /marginal farmers or agricultural labourers. It is one of the target villages where REAL is implementing a sustainable agriculture project with the support of KKS for the past three years.

I'm following a traditional, mixed organic and chemical fertiliser-based farming system since my father's time. Now I have gone completely organic, because of its long-term benefits," says Devaguru. Though his school education stopped early, he hasn't stunted on getting acquainted with the latest trends in farming.

Devaguru initially faces a number of problems like less production, crop diseases, reduced or no profit etc. but he did not give up. Since then he constantly uses the knowledge, organic manures / vermicompost as guided and capacitated under REAL –KKS project. Devaguru along with four more farmers like him in the village established a farmer's club with the assistance of the REAL project team. These farmers were given periodical farmer's field school training under KKS aid.

He said we learnt and gained knowledge about organic farming techniques, soil test, integrated crop and nutrient management, seed selection, insurance etc. through a number of training and meetings organised by REAL. The one acres of farmland - Devaguru used as **demo plot** for the cultivation of groundnut using the organic method. A number of farmers within and nearby villagers were taken to visit his demo plot for orientation. In the past, he usually gets 20-25 bag of groundnut in one acre of land, but this year, harvested 28 bags of groundnut with of three bags extra. Thanks to the REAL team for helping me to earn more profit and teaching new methods of cultivation says proud farmer Devaguru.

He secured a profit of alone Rs. 36,000, and a saved portion of the profit in his bank account for the future needs. Rest he is planning to reinvest in the farmland for next crop season. "This land has made us what we are," he says.



## Thanks to our Partners



## Our Team



<b>Registered Office</b> Ennayiram, Pidaripattu (PO), Periyathachur (Via), Villupuram District	<b>Training Centre</b> No.10, Dharga Street, Magbera Beach, Koonimedu, Tindivanam TK
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### Field Office Location

REAL Guberan Street, S.Puthur, Cuddalore District	REAL SanthaiThoppu Opp. to MBC Girls] Hostel Kattumannarkoil, Cuddalore Dt – 605 651	REAL Dhansri, Plot No.8, Flat A, 1 <sup>st</sup> Floor, Bharathi Nagar, Velacherry, Chennai District – 600 042.	REAL 679, Anderson Pettai, Nemam Village, Vellamedu Post, Poonammallee Block, Thiruvallur District – 600 124.	REAL No.17 Dhandapani Street, Ponneri Taluk, Thiruvallur District – 601 204.
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