



WOMEN

Empowering Women to be Agents of Progress



VicenteFerrer

Rural Development Trust

At a Glance



Rural Development Trust



Highlights



25,777
women



8,600
men

participated in mass meetings like **International Women's Day & Anti-Violence Day.**



Vocational Training

8,280

rural women trained in
vocational skills

Father Ferrer's Philosophy

A perpetual guiding light for all at RDT, Father Vicente Ferrer was loved and admired across the world not only by those who had to the privilege to meet him, but also those who got to know about his noble causes.

Following his principles of 'Work beyond duty' and 'Concern for others', RDT functions on the philosophy of action, and works closely with the needy. He believed that development institutions (NGOs) need to become permanent social organisations that work with poor and needy people at a grassroots level, and cater to their changing needs at all times. He supported long term strategic planning, aimed towards the

Geographic Reach

Over **1,11,157**
women in **8,187**
SHGs, in

1,675
villages are
actively participating



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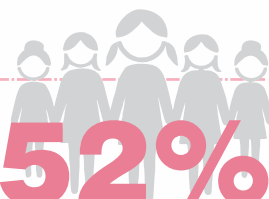
The Early Years

6,258

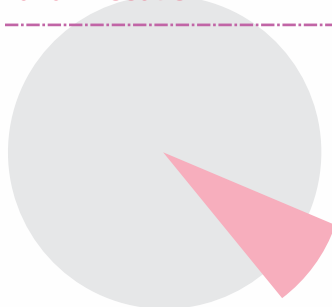
women got **house sites** from the **government** in their names.

67.52%

rural households have membership in **SHG groups**



Fund Allocation



3.7%

on **Women Programmes**

complete eradication of issues like drought, poverty, discrimination, etc. He considered people as the main actors in their development process, and always aspired to reach out to the poorest of the poor.

His work was dedicated to ensuring that the poor could live with dignity and self-respect and was a strong advocate of equal opportunities for men and women, the able-bodied and Persons with Disabilities, while encouraging all sections of society to live in peace and harmony.

"If we join hands, we will transform this world."

Vicente Ferrer
Founder - RDT



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ABOUT

Rural Development Trust

The Rural Development Trust (RDT), also known as Fundación Vicente Ferrer (FVF) in Spain, has worked in the Indian states of Andhra Pradesh and Telangana for nearly half a century.

Since its inception in 1969, **RDT has endeavoured to improve the quality of life among the rural poor, especially among marginalised and underprivileged communities, small & marginal farmers, children, women, Persons with Disabilities,**



those affected by HIV/AIDs and orphans. The organisation's programmes today cover various focus sectors in 3,589 villages spread across 111 Revenue Mandals across 6 districts of Andhra Pradesh and Telangana, including 224 villages inhabited by the Chenchus in the Nallamala forest area of Srisailam district.

RDT has worked for all-round sustainable social transformations, assisted by the government and various agencies in working to ensure that the rural poor receive the same attention and benefits enjoyed by their better-off brethren. **Organizationally, RDT works in ten sectors, each involving the efforts of many individuals, from committed villagers, subject-matter experts, field staff, specialised development workers, trainers to RDT's senior managing team.** These sectors, viz. Education, Women, Community Health (including care for HIV/AIDS patients),

Hospitals, Habitat, Community-based Rehabilitation (CBR), Ecology, Chenchu Tribal Development, Sports, and Culture, look at addressing specific social issues. **The purpose of the RDT's integral development approach is to touch the rural lives through many sectors, simultaneously.** For instance, while programmes run by the Community-

3,589 villages spread across 111 Revenue Mandals in 6 districts of Andhra Pradesh and Telangana.

Vision

A caring, just and environment-friendly society promoting social harmony and peaceful coexistence and balancing the needs of people and nature.

Mission »»»



based Rehabilitation sector work to ensure that PWDs have improved opportunities to Education, Health and Livelihood, the Sports and Culture sectors' works are essential for the growth, self-esteem and self-confidence.

RDT has stressed upon empowering community-based organisations (CBOs), whose members, irrespective of their social background, can participate in the process of bringing about socio-economic change. Over the years, CBO members have come to play a vital role in planning, execution, monitoring and follow up of programme interventions either carried out by Government or RDT.

Today, RDT comprises 1,920 senior and mid-level managerial staff, professional and technical staff, grassroots and support-level staff who are highly experienced and suitably trained in their respective fields of work. In addition, there are 3,037 volunteers including Community Health

Workers (CHWs) and Community-Based Teachers (CBTs) at the village level who are trained by the organization.

Among the trustees of RDT are members of the Rayalaseema Development Trust (RYDT) and the Women Development Trust (WDT). The former runs a family planning centre and professional school at Ananthapuram along with programmes related to culture and sports, while the latter runs a referral hospital at Kanekal as well as community health programmes. FVF extends support to these sister concerns of RDT to carry out these specific sectoral works.

In its efforts towards mobilizing resources for the cause of the poor, RDT set up its first Resource Mobilization Centre in Mumbai in 2012, and the next in Vijayawada in 2015, to engage with the committed individuals and having them participate in the struggle to ensure that the rural poor come out of poverty and lead a dignified life, on par with other members of society.



Our Dharma



**Concern
for the
poor and
needy**



**Work
beyond
duty**



**Reaching
as many
poor
as possible**



**Pursuit of
excellence
in work**

- To eradicate extreme poverty and human suffering.
- To work towards implementing eco-efficient agriculture that ensures the sustainability of livelihoods and encourages harmony between human beings and natural resources.
- To ensure that educated youth from poor families have diversified job opportunities fetching a decent salary and affording an improved status in society.
- To ensure that Persons with Disabilities have access to equal opportunities and are the main actors in their struggle to lead a life of quality and dignity.
- To work towards the empowerment of women by helping improve their socioeconomic status and sensitising both men and women to deal with issues such as gender discrimination and violence.
- To be a value-based professional organization being dynamic and creative in nature, untiring in hard work and motivation, humanistic in approach, strong in its commitment to share the aspirations and struggles of the poor and permanent in time but flexible to adapt to the changing needs of people.

MESSAGE

Executive Director



The betterment of society will not be possible as long as its women are powerless or marginalised.

RDT therefore works towards making women more independent, streamlining them into the development process and bettering their access to equal treatment and social justice.

An acceptance of the fact that women are equal partners in progress has to come about, and traditionally-held prejudices that women are inferior in capability have to be dismantled before a community can achieve sustainable progress. As caregivers to the next generation, women are the shapers of the community's future and need to work with us to break-down the constraints that have held them back for so long.

For many decades, the Rural Development Trust has tried to improve the status of women in Ananthapuram and its adjoining regions. Throughout these years, we have been supported by both local people as well as those from in and outside Andhra Pradesh in our efforts. The Self Help Groups (Sanghams) we have established are continuously evolving, enhancing their managerial and leadership skills, and making themselves more functional by gathering cooperation from other social groups as well.

There has been a significant increase in the prevention of girl child marriages as well as the dropout rate of girls from school due to multiple awareness drives, and proper implementation of government policies for girls' education and laws against child marriage. For years, Indian society has been in the grip of baseless superstitions that are biased against women.

In the name of 'rituals' and 'traditions', they undergo unnecessary and baseless mistreatment, which has become systemic, glorified by their communities and sadly, still prevail. By establishing victim and family counselling centres, providing legal guidance, and facilitating local police support for victims, we have seen positive changes in the attitudes of both men and women towards this issue. The survivors are provided with shelter homes, vocational skills training, health referrals, educational assistance and police protection.

In the past years, we have seen an overall improvement in the societal standing and treatment of women. They now enjoy enhanced economic status with many of them starting income generating enterprises. This has improved their self-confidence and social status in the society. **All this has been possible because of the people who have supported us throughout the years and I hope, with continued support, we will be able to further champion the cause of women in our society.**

Anne Ferrer

The Self Help Groups (Sanghams) we have established are continuously evolving, enhancing their managerial and leadership skills, and making themselves more functional



MESSAGE

Women Director



For decades, thought leaders from across the world have been emphasizing upon the fact that the uplift of a society is only possible with the uplift of its women. RDT's programmes therefore focus on not just supporting women economically but also on developing their leadership skills.

For many years, the women of our society have been deprived of their rights, some of which were even very basic. Social evils like Sati, female foeticide, underage marriage etc. were very prevalent in our country. Though they still exist, slowly and steadily there has been a remarkable decline in these activities as well as improvement in the social status of women.

A significant work in this area is being done by the Self Help Groups (Sanghams) which are expected to become more independent and increase from 25% to 65%. This would also help reducing the number of child marriages, school dropouts and domestic violence cases in the region. **In the past few years, we have witnessed that with the help of rising awareness, implementation of government policies, improved literacy of women and a positive shift in the mind-set of the families, girls have been able to continue their education at least till the intermediate level with a lot of them going beyond them as well.** This has led to the reduction of child marriage cases and we are optimistic that they'll reduce even further. Rising awareness has also led to a reduction in the preference of a male child amongst the community people.

The enforcement of safety laws and access to legal guidance has also significantly reduced the number of domestic violence related police complaints being lodged. A study conducted by the trust has found that the repayment of Women's Development Fund (WDF) loans taken by members was 94.5%, indicating good monitoring systems as well as improved managerial/entrepreneurial skills for their IGP activities. The figure also implies that clear profits are being made enabling the timely clearing of their loan instalments. The survey has also revealed that the perception about women in the region has remarkably improved with a lot of people seeing them as decision makers. Women are not just seen as homemakers and mothers anymore but have also established their identity as entrepreneurs, social workers and health specialists etc.

With support from the villagers, the government, committed partner organisations and donors, RDT will continue to work towards an equal, prejudice-free society made up of enlightened women and men.

Doreen Reddy

Women are not just seen as homemakers and mothers anymore but have also established their identity as entrepreneurs, social workers and health specialists etc.



THE EARLY YEARS

Women Sector

Conditioned by years of subservience, women subscribed to the notion that their only sphere was the

home and all outside dealings were better left to men (even getting provisions for the home). Society was

marked by high rate of illiteracy, with girls' participation in schooling even less than boys.

The discrimination against women is endemic in all spheres- social, economic and political and results in a lack of control over their own lives in general, and their health, education and income in particular, which are indicators of their socio-economic status. Women were usually home bound and a few of them who did work as farm labourers and house help with well-off landlords, were discriminated against by being paid much less than their male counterparts. Women were also victims to superstitions and sexist practices such as child marriage, or being married off as a child to a temple deity (thereby making her a divine child-bride, a Basavini- which often times translated to servitude and sexual slavery to the temple authorities and other authority figures.) A widowed woman was subject to a different spectrum of abuse, being regarded as highly inauspicious, her movement was severely restricted and a re-marriage was unheard of. Menstruation was regarded as an unclean activity and women were quarantined and fed poorly during this time.

Human trafficking was a grave problem as well. City migration for better

opportunities was high where in some cases, women used to migrate to other places with their husbands, or were compelled by their husbands and/or families to migrate for employment as maids in cities or abroad, while a lot of them were left behind to take care of the home, aged in-laws and children. **Girls were largely kept uneducated or poorly educated with enrolment rates lower than 5%. Most girls used to stay at home to take care of their younger siblings and help their mothers with the household work.**

A 2010 working paper published by Centre for Economic and Social Studies (CESS), Hyderabad clearly infers "how gender-based mistreatment, including denial or curtailment of formal educational opportunities, (of) many girl children in the family, child marriage, and desertion/abandonment of husband, served as proximal events related to the trafficking experience – both in the natal as well as in the marital family", and "The impact of the political economy of the region, marked by prolonged drought and lack of work opportunities and the consequent readiness of the women to migrate, combined with the disempowering

factors associated with both gender and caste, have prepared the ground, so to speak, for trafficking."

Child marriage was a particularly vile practice owing to the multi-fold adverse effects it had on the girls in question, and women and society at large. The seriousness of the situation can be estimated by the spine chilling fact, that India has lost 3 million girls to infanticide and about 12 million selective abortions took place in the past three decades. In 2007-08 alone, 48% of married women in the age group of 20-24 were married before the age of 18. According to a National Family Survey, 56.2% of Indian women have anaemia and 33% conceive when they are not physically and mentally healthy to undertake a pregnancy.

Child marriages occurred due to a multitude of reasons, sociological, traditional and economic. Once married, these newly wedded 'brides' were usually overburdened with household work and mistreated in their in-law's homes. Women were kept out of family planning decisions leading to early pregnancies being the norm (as young as 15-16 years); and in matters of reproduction, beyond a

Timeline

Initiatives and achievements enabling socio-economic advancement and gender justice

1982-83

Women's groups called Sanghams initiated



1984

Group leaders started Mini-Banks to pool members' monthly savings.



1991-92

Formed Networks of SHGs at village level



basic awareness about pregnancy, especially with such young girls becoming brides, there was no understanding of pre-natal and post-natal care. Also the strong preference for a male child meant that women conceived early and often, had unmonitored pregnancies by unqualified dais in unhygienic conditions, and the cycle would repeat until she delivered a boy. Gross anaemia was rampant, and made worse by the secondary status of women to all other household members, which led to them eating the least out of all.

Villagers had no awareness of, or access to healthcare. An unwell woman in particular would not raise her voice or be ignored until she could not work for the family and by that time, travelling kilometres to a government clinic was too little, too late. Moreover, she neither had the money nor the confidence to step out of the home for herself. Education was deemed unnecessary since it came in the way of subsistence activities, and having more children translated into

more hands to work. The eldest girl child in a large family would share in her mother's activities from as young as the age of 5. In short, women's lives were of complete servitude; even interactions with other women were limited owing to distances and control over her movements.

RDT started its work with the poorest of the poor on matters of basic subsistence. Its early efforts to even speak with women were unacceptable to the men from the settlements and the women too didn't see why they needed to interact directly with outsiders. In small degrees, RDT's women development workers were able to meet community women in their homes and get a first-hand experience of their environments. They had no awareness of personal and home hygiene, food was kept uncovered, they were mostly unbathed and dusty (children too), lice were abundant and they possessed one or at most two saris as their only clothing. Alcoholism was rampant (to a limited extent among older women also), men were

indulged in smoking Beedis (locally-made cigarettes), gambling and even illicit affairs with other women. Due to invariably being indebted to landlords, women suffered abuse at the hands of their community men and/or at the hands of landlords.

The CESS report also states "The gender indicators are uniformly low, with the female literacy rate at only 28 per cent, much lower than the state average of 33 per cent, and the sex ratio is strikingly the lowest in the state at 946." In such a scenario, economic dependence of women in families was completely on men. **An average woman in rural Andhra was uneducated and/or poor which would invariably lead to her being married off as a child. She conceived often, and if she survived, she and her children were usually of poor health due to malnutrition or under-nutrition. She was open to mistreatment at the hands of the males in her own family, her husband's family and had very little mobility and worldly knowledge.**

Objectives

- **SHGs (Sanghams) with enhanced managerial and leadership skills will become more functional and empowered, and work with a spirit of mutual co-operation and support with other groups within and outside the village.** This will help in collectively fighting for the rights and integrity of women and girls, mobilising resources, accessing services from both government and non-governmental organisations, and managing programmes concerning their welfare and development.
- **Girls' age at marriage will be above 18 years due to a positive change in parents' mind-set, improved literacy status of girls and women, concerted efforts of SHGs/CBOs and strict implementation of acts/policies by government preventing early marriages.**
- **Girls will continue their education at least up to the intermediate level due to the collective efforts of CBOs, implementation of government policies and programmes for promoting girls' literacy, positive impact of first generation learners in the family and widespread awareness and support for girls' education.**
- **Women will be protected from domestic and gender violence due to positive changes in the values and attitudes of both men and women concerning gender discrimination. Improved facilities in the form of shelter homes and counselling centres, legal guidance, police protection, and strict implementation of laws penalising convicts will ensure protection and safety as well as justice to victims.**
- **Rural women will have improved managerial and leadership skills to run their own income generating enterprises. They will access and manage their own finances/investments, play an equal role in decision making in the family and improve their self-confidence and respect both in the family and society.**

1994

Constituted Women's Development Fund (WDF)



2002

Initiated women to women program



2006

Vocational Training Centre for women started at Gandlapenta



2010

Initiated work against Gender Violence and with Chenchu tribal women





A society can
never be fully
realised without
empowered
women

PROGRAMME ONE

Self-Help Groups & Networks Groups

RDT has been invested in empowering rural women, their collective autonomy and rights, by forming and strengthening the functioning of Self-help Groups. Through peer-support and affirmative collective action, many in the groups have reached self-awareness, skill acquisition and socio-economic possibilities.

In the early 80s, RDT teams were not allowed direct access to women, and interactions were blocked by the men who had sole decision-making powers and resisted their participation in activities of socio-economic consequence. Women themselves expressed fear and inhibition, and there was a general lack of understanding about the resources of the Government. RDT's early discussions with men centred on how they were there to teach women about being healthy and strong to continue her work for the home and family. Community workers were allowed access to individual women, then 2, 3 and so on in informal groups where the Community Organiser (CO) talked about herself to show that they all can share experiences.

At the time, RDT was also working towards driving primary school enrolment levels and women with young children were coaxed to bring their toddlers to these gatherings. Supplementary schools didn't necessarily run in permanent buildings back then and they ran for 2 hours before, and 2 hours after government school. **The big draws for women to attend were that their children received a meal and were groomed at the supplementary school.** Grooming was important as it psychologically prepared the children to attend a school of mixed-caste classmates- and they did not feel

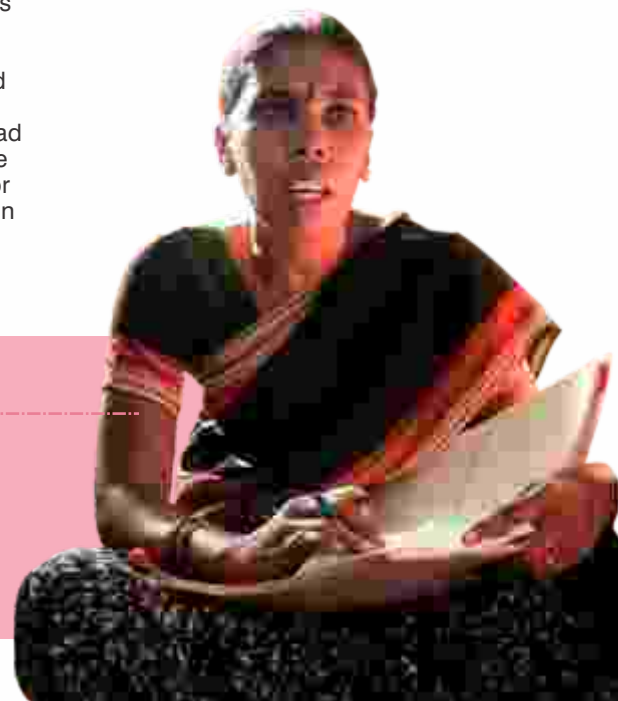


shabby in comparison to their better off mates.

These gatherings lead to a feeling of togetherness amongst people as it enabled women to interact with each other and RDT workers, and slowly open up about their life experiences as well. By the early 80s, over months, slow inroads were made, with men still resisting. Eventually, Sanghams (collectives) took shape, where women came together by enrolling with the local Community Organiser (CO). At the beginning these groups were still about shared experiences and discussions by RDT workers about education, basic health and hygiene. Women had to be coaxed very slowly out of the mind-set of subservience and inferiority that had been created over centuries before concepts such as empowerment or economic independence were even mentioned. The groups also made women well-aware of government

Highlights

- Over 1,11,157 women through 8,187 SHGs, in 1,675 villages are discussing and taking collective action on socio-economic, health and other issues concerning their development.
- They have mobilised average savings of 2.04 crores per year through mini-bank activities.
- 67.52% rural households have membership in SHG groups. 10,493 women are Network Group members across 1,222 villages.
- 61.4% women report 'economic security' and 17.3% testify to an ability to influence domestic economic decisions due to the functioning of SHGs.
- During 2013-16, as many as 97 early marriages were stopped by SHG members and RDT staff with the help of Social Action Teams



Evolution

1982

RDT started Women's Groups called Sanghams



Staff Speak

"Sanghams provided an opportunity for women to show that if they work together, they could achieve even what the men had failed to achieve (e.g., House Sites), and that there is value for their decisions at both family and community level. With this view, the 'Women's Core Team' (WCT) was constituted in 1993 with senior members from all departments and cadres and is headed by Women Sector Director."

Mrs. Prameela Kumari, RDT & WCT Member.

schemes like loans/grants for IGP under Indira Kranthi Pratham (IKP) programme, old age and widow pensions etc.

In time, RDT constituted a 6-member team of COs and/or social workers to initiate the programmes in about 10-15 villages on experimental basis. After establishing a good rapport with women and their families, the team started the process of organising Sanghams on a collective basis. By the end of 1982, as many as 20 villages were covered under women's programmes and within 2-3 years, many more Sanghams were formed. Between 1995 and 1997, Women's Groups/Sanghams were reorganised into Self-help Groups (SHGs) consisting of 15 members in each group. Over four decades, 1,08,612 women across 1675 villages are members of 8,122 SHGs today.

RDT also created an intersection between SHG leaders, forming a Network Group (NG). Network Group members have an expanded view of the work in other SHGs, they mobilise government schemes, stop early marriages, monitor the usage of WDF funds and their repayment, review development issues at the village level. They are given inputs on topics like HIV/AIDS and Family Planning to be conveyed to their Sangham/SHG members, besides receiving leadership inputs from STLs, ATls and Sr. C.O.s. By the mid-80s, the state government had also rolled-out women's schemes such as Development of Women and Child in Rural Areas (DWCRA) and Velugu-which provided additional funds to SHGs aided by the World Bank. The Network Groups (NGs) carry out the kind of activities that RDT's Sanghams and SHGs are involved with, in Ananthapuram and across the state. **At present, 1222 villages are part of these networks. The membership in a Network Group is exclusively confined to SC & ST community women and there are 10,493 Network Groups.**

Today, SHGs' primary domain is the management of micro-finance initiatives, i.e. savings and credit facilities like Mini-Banks and

Women Development Fund (WDF), which requires managerial abilities on the part of member-beneficiaries.

To simplify accounting procedures, individual passbooks were given to the members and each group maintained separate ledger books. RDT introduced Management Information System (MIS) for getting information about Mini-Banks and the pattern of its utilisation and repayment. Transparency in financial transactions mandated by RDT in its mentor and supervisory role resulted in high organisational esteem. The reorganisation increased the membership from 45-50 % to about 80-85 % in villages.

Major achievements of SHGs:

- The most pronounced impacts have been growth of self-belief and economic independence in women.
- Several SHGs (1/4th) are now managed independently by women, and they all report effective communication between group members.

"By facilitating and co-operating with the CBOs, we aim to speed up the process of empowerment of women and enabling them to be the main stake holders in decision making"

Mr. Adinarayana,
Sector Team Leader



- There is also a marked improvement in the leadership qualities and awareness of SHG members in addressing social factors inhibiting women like child marriages, property rights, physical and mental exploitation, and foeticide etc.
- Earlier, all major life decisions of women were taken by others like her parents, in-laws, husband and brothers. Today, more and more women have a direct say in their life-choices.
- They express themselves more coherently and confidently, both within and outside their families, amongst the community elders and

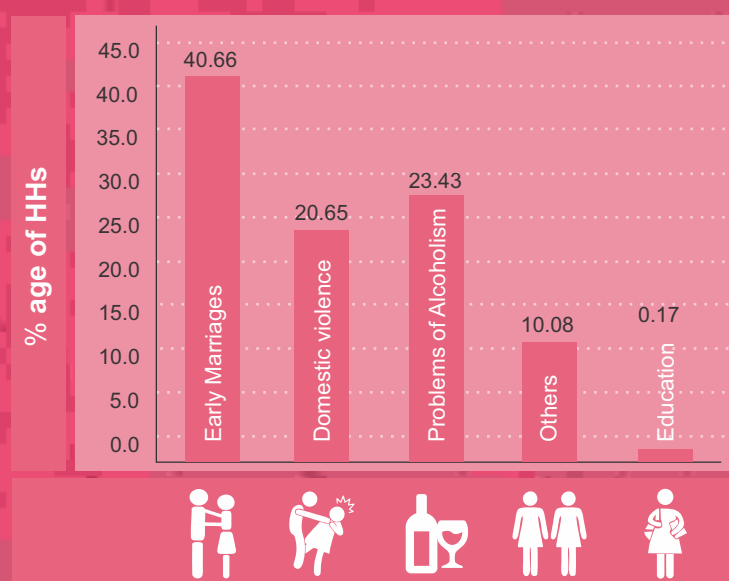
at various forums.

- Roughly, 84% SHGs have cross-affiliation with Network Groups. This effectively mobilises women for collective action at an inter-village level.
- It is encouraged that 50% members of a Network Group form part of the local Community Development Committee (CDC), which manages and monitors community schools/children's education at village level.
- SHGs have addressed various issues related to early marriages, alcoholism and domestic violence successfully.

Paradigm Shift

The living standard and quality of life have improved since people have become aware of family planning benefits as now they are able to give better facilities and education to their children, which was earlier not possible as income was limited and children were more.

Social issues addressed by women through the SHGs



Success Story

After the demise of my husband, I had to completely shoulder the responsibility of taking care of my two children. **I joined the Sangham in our village as I felt the need for support and guidance. Earlier, women in our village had no space of their own; men made all the decisions and did not like our presence in the meetings.** RDT teams started awareness camps in Sangham and interaction with women within and outside our village. We members were told many things which were not known to us earlier and along with improving my articulation skills, I also learnt a lot about education and health.

Sangham became our collective strength. RDT trained me as a Community Health Worker, popularly called CHW. I also gained tailoring

skills with the help of RDT and even obtained a loan from Women Development Fund to buy a sewing machine. I am happy that I am not dependent on outside labour anymore because I earn enough with my tailoring. My son is doing his technical course while my daughter is studying for her graduation and I am able to support their education. **Today, I am the leader of SHG in our village and by taking this lead role in the management of the Group, I learnt a lot on social issues and became independent in managing financial transactions.** My self-confidence has improved a lot, for which I am very grateful to RDT.

Ms. Nagamma,
P. Kondapuram Village, Pamidi Area

"I never thought that a single skill such as tailoring would bring about a great level of financial independence for me and my family."

Compounding
women's
newfound
confidence with
economic
stability and
freedom



PROGRAMME TWO

Mini-Banks and the Women Development Fund

RDT's facilitation of SHGs to set up savings and loan opportunities is characterised by a concerted effort to provide greater access to finance for women, by decreasing dependence on their families and often exploitative traditional money-lending sources.

In the first phase, SHGs used counselling to promote a savings habit, so that women could have their own financial footprint through individual savings accounts and could carry out financial transactions independently. At first these were as little as Rupees 5 and 10, which morphed into collective savings called 'Mini-Banks' in 1983, where women pool their monthly savings and give out loans on a rotating basis as credit among themselves. The CO maintained a register of savings by women members, tracked borrowings and also took the minutes of meeting whenever the SHGs met. Today women members contribute as much as Rs. 50, even 100 monthly and are confident handling borrowings and managing their repayments. To take this approach further, each group has a savings account in a bank or post office in the name of the SHG with two members as signing authority. **Many of the SHGs have started taking complete responsibilities of these mini-banks.**

Credit sources for additional income are predicated on providing loans for and facilitating agriculture allied activities for poor farm labourers in drought-prone areas, especially women, which include cattle rearing and dairy business, poultry farming, and other small business like tuck shops' refreshments, etc. **The dependency on money lenders has**

remarkably reduced with women now saving funds in the form of fixed deposits etc. for children's education, family health needs and future purposes like old age care and weddings of their children.

In 1994, RDT helped establish a Women's Bank at village level called Women Development Fund (WDF) which is a credit facility for higher borrowing by women, implemented and controlled by women themselves. Every village was initially given Rs. 20,000 as principal amount to be deposited in a savings account. Each area has 4-5 clusters and each cluster has 10 villages. 2 women from the cluster manage the bank account, held and operated in their name, with the CO maintaining the bank statements and ledgers. Loans are interest-free and are approved by ATL, STL and women network leaders. Individual women takes a loan about 10k-25k for their use, they also contribute 10% to the loan amount from their side to use for any livelihood activity. This ensures their participation in the activity they choose - since their own funds are involved. RDT is in the process of handing over fund management to women leaders and book keeping training is also provided to young boys and girls.

By the end of March 2015, 17,291 rural women had availed a total of Rs. 19,43,53,453 crores in recycled loans

Highlights

- **The cumulative savings in the Mini-Banks at the end of March 2015 crossed Rs.19 crores with 99,297 members.**
- **A total of 17,291 women have availed loans from the WDF since its inception.**
- **6258 house-sites pattas obtained in the name of women from the government.**
- **W2W programme has completed 5 years in 483 villages. Over 29 crore in grants availed by 22,596 women.**
- **W2W assesses that about 70% women would become entrepreneurs through the programme.**



Evolution

1984

Started Group Savings
Managed by RDT



Staff Speak

"There was a great dependence on money-lenders when we first started working in the project villages as women knew little about finances or Government schemes. Starting Group savings and 'Mini-Banks' was a turning-point as it broadened their financial possibilities and inculcated small business sense. Instead of borrowing from exploitative sources, now they depended on a Group that supported them. Sanghams not only saved them from perpetual debt, but the approach has been towards training women to mobilise government resources for their benefit."

Mr. Srinivasulu, STL Women Programme

from the WDF corpus. **These loans have been used through the years for various enterprises such as:**

- Rearing of milch cattle for selling milk
- Rearing and selling of rams/sheep
- Buying and selling of groundnut, black slabs, vegetables, fruits, provisions etc.
- Leased-land cultivation including taking tamarind and coconut trees on lease
- Making of incense sticks, rope and basket making
- Hiring out of utensils during marriages and social functions etc.

A sample study performed by the trust found that the majority of the women take loans to purchase and rearing of milch cattle (39%) followed by rams/sheep/goat (27%). Many run small businesses (10%), run sari/cloth business (5%) basket making (3%), tailoring (3%) and others (13%) - these include running cold drinks shops, flour mills, and selling spices and spice mixes.

Buying Milch Cattle under WDF has been a particularly successful initiative. **A cumulative total of 18,569 dairy initiatives have been financed for 8,298 rural women owning 10,250 milch cattle across 984 villages, each providing a monthly net income of Rs.2,500** as of March 2015. Only a few women borrowed a third time for milch cattle purchase indicating that after raising loans for two times, they become self-reliant and capable of managing income generation activities on their own without borrowing again.

The woman to woman program was started in 2002-2003 with a special focus on developing entrepreneurial capacities in rural women. It is a group sponsorship program which connects a group of Spanish women donors to poor rural women from Ananthapuram. The criteria for selection of women into this program is that a village with active and enthusiastic SHGs and the women should belong to the SHGs.

The funds received under this program are divided into two parts in the ratio of 60:40. The 60% of the funds are converted into fixed deposit bonds in the name of the women every year. Initially each bond continued for 5 years and presently the bond continues for 7 years. The women can withdraw the accumulated amount after 7½ years to start a business.

The remaining 40% is put into a general corpus that can be utilized for

- Trying to prevent girls not to drop-out from schools.
- Trying to prevent marriages of girls before 18 years of age.
- Health care for women and girls and 4 Gender based violence against women and girls.

A group photo of the women beneficiaries is sent to the sponsors and once a year a letter highlighting

"Programmes like WDF and 'Women to Women' provide credit access for viable subsidiary occupations for a supplementary household income."

Mr. Bharatharaj,
Bank Manager, Ananthapuram



their achievements is sent to the Spanish donors.

RDT's Livelihood Programme for Chenchu Women makes inroads into a particularly insular rural community. Deep-forest dwellers, Chenchu homes are far from each other, and women are ailed by gross anaemia due to under nutrition and malnutrition, early marriages, early pregnancies, a lack of institutional deliveries, no immunization and chronic illnesses, compounded by a general lack of solidarity and sharing among them.

Till now, grants totalling Rs.19,90,000 covering 3,012 women from 280

groups have been provided for various income generation schemes such as running petty shops, rearing sheep/goats, tailoring, incense stick making, milch cattle etc. The Chenchu women revolve the grant corpus as rolling-loans among themselves. The percentage of repayment was over 80%. Collection of forest products is one of the main occupations of Chenchus but given the lack of a proper transport facility to collect as well as to sell such products, RDT provided 97 bicycles in 4 villages. RDT has also been helping them market the goods created from forest produce and these initiatives have been specifically beneficial for Chenchu women.

Paradigm Shift

The village level savings' initiatives have improved the overall status of women in their families. Because of financial independence and their contribution in household expenditure, women are now more actively involved in making decisions related to family, and community, matters.



1982



Establishment of SHGs

1984



Started Group Savings Managed by RDT

Savings of 50p (Rs. 0.50) per month per woman

Membership of women in Mini-Banks: 99297

Cumulative savings crossed 19 crores

1992



Mini-Banks Started by Group Leaders to Pool Savings

Savings of Rs. 50 per month per woman

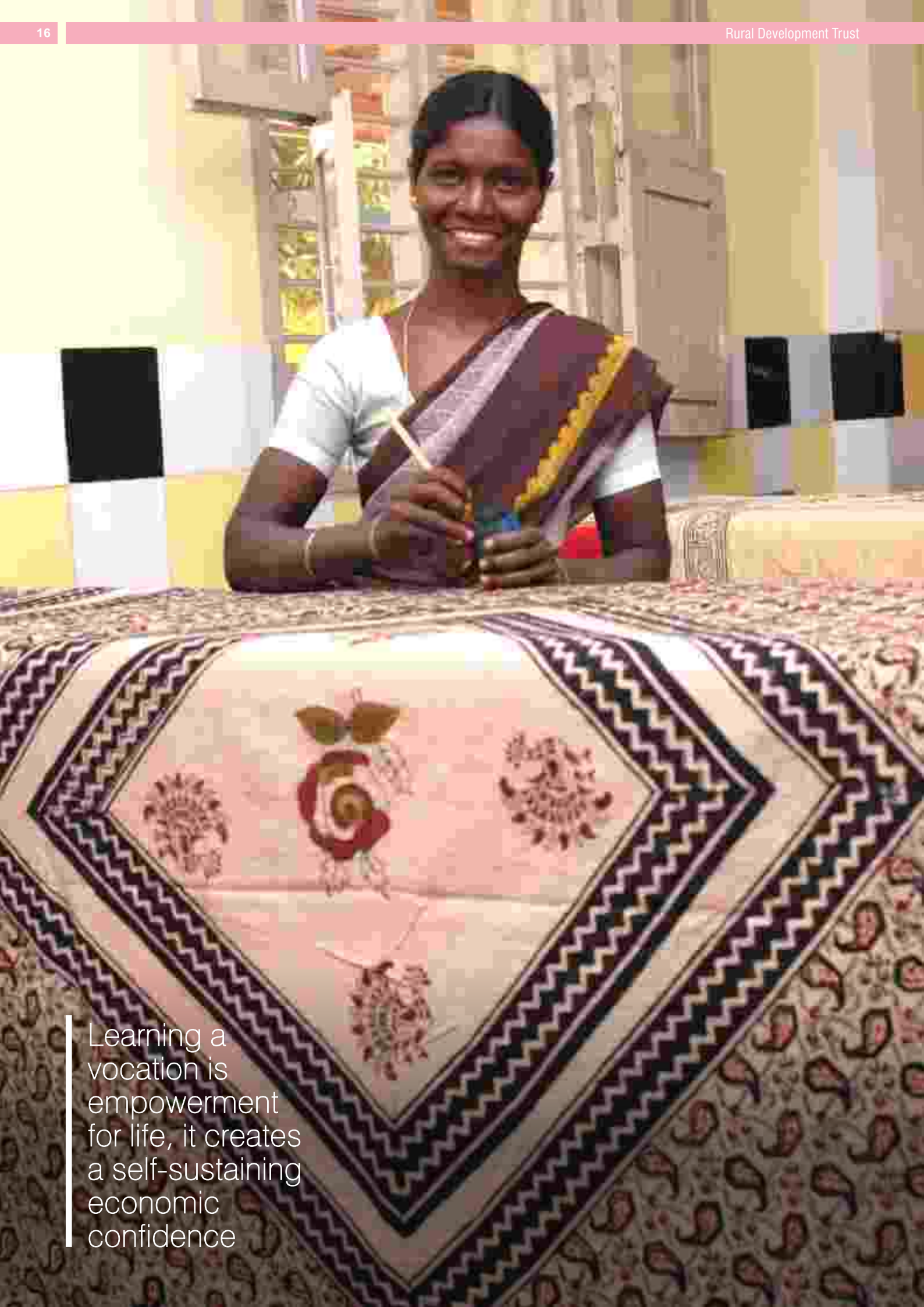
Success Story

My husband Maremma and I have always worked as agricultural labourers but work was difficult to come by. Although we have 2 acres of land, they don't yield any crops due to lack of rains. We have two daughters and a son, and we needed more money to support the family. I had previously taken loans for children's education and did not want to be in debt of money-lenders. **RDT came into my life when I joined the Durga Women Group and realised I had the power to change my economic circumstances. Women to Women programme gave me a loan for goat rearing, but it was a loan I did not fear.** Maremma and I would take the goats along to work and look after them. I thought it would be a good idea if one of us should work as a labourer and the other should take

care of goat rearing. I initially took Rs. 6000 for four goats, then Rs. 12000 for another four, and now I have a total of 68 goats. I did not sell even one goat while populating our herd and goat rearing has helped us to pay for our daughter Gangamma's GSM education who is now working in a private hospital. Our daughter Chenamma has completed B.Com and is preparing for her PG entrance exam, while our son Mahesh is studying Intermediate. **I am meeting all their financial needs through rearing goats and selling them and our family has gained a lot of respect in the village.**

Ms. Sakamma,
Tenagallu Village, Kundurpi Area,
Kalyanadurgam Region

"RDT came into my life when I joined the Durga Women Group and realised I had the power to change my economic circumstances."



Learning a vocation is empowerment for life, it creates a self-sustaining economic confidence

PROGRAMME THREE

Occupational Mobility through Vocational Training

In order to accomplish economic self-sufficiency and occupational mobility, and in tandem with creating savings and credit routes through WDF and other programmes for rural women, vocational training for a number of trades was undertaken to expand women's skill base.

In the face of gender disparity in a mainly agro-based rural economy and abysmal illiteracy levels in particular, rural women required assistance in developing skills and relevant knowledge. Therefore, RDT started vocational trainings for skill development in 1993. For many women, vocational training in skills such as tailoring, embroidery, making incense sticks, sanitary napkins and assorted handicraft designing like *Kalamkari*, proves beneficial for small scale enterprise and supplemental income creation. RDT opened various Vocational Training Centres (VTCs), provided raw materials, ensured marketing network and mobilised resources from other programmes and facilities to make small-scale business and self-employment viable for women.

Financial inputs for small scale businesses like milch cattle, goat and chicken farming are managed through Women Development Fund (WDF), especially in arid, rain dependent areas with poor agricultural yield. Scented-agarbathi making is one of the popular skills training programme. It is easy to learn, requires less capital and on marketing, fetches a reasonable income, better, and less intensive, than the average wage-labour rate. RDT assistance in this respect has been very beneficial for divorced, widowed women and the poorest illiterate women. **After skills development, they are earning daily incomes ranging from Rs. 75 to Rs. 125.** In some cases like book-binding and power loom training, internal review and assessment has rendered the learning that more market linkages

Highlights

- Over 8280 women trained in various vocational skills like tailoring, incense stick-making, book binding, embroidery and hand work on sarees, power loom training, jeans pants stitching, Kalamkari work, sanitary napkin production, chalk making, and phenyl production.
- Women are able to earn a monthly income of Rs.2500 to 6000 from scented-Agarbathi making.
- 14.21% growth in annual income due to skill application by women.
- 18 tailoring centres provided training to 121 Chenchu women/girls and all of them were provided sewing machines after successful completion of training.



Evolution

1993

RDT started Vocational Trainings to create livelihood opportunities for women





Staff Speak

“Vocational training by RDT has a very direct impact on livelihood possibilities. Our functionaries identified and contacted women susceptible to migration due to economic compulsions. Before enrolling them for training in suitable trades of their interest, we understood their problems through counselling. On an average, 20 to 22 women are trained in each trade and we are very proud of them as now they are skilled not only in production but have also acquired entrepreneurial abilities through the training process and exposure. The maxim that 'teach fishing, instead of giving a fish always' is translated into action by the VTC in Gandlapenta”.

Ms. Naga Lakshmi,
STL, Women Programme



“Skill development ensures more employment avenues for many rural women. More than that, it is the confidence they gain which improves the whole community in small ways.”

Mrs. Lakshmi Narasimhan,
*Professor - Women's Studies,
University*

need to be built in order for the schemes to be sustainable. For instance, power looms in Narpala could not function properly, and were subsequently shifted to Konapuram (Madakasira region) where they are now working successfully. **With CHW's intervention of directly marketing sanitary pads to village women, it's training and production also became very successful.**

Vocational Training Centre (VTC) for women, at Gandlapenta

RDT survey revealed that many women from Gandlapenta and Nambulapulakunta migrate to other places in search of livelihood. Agriculture did not have year-long continuity here and unskilled labour had no income assurance, forcing them to migrate. In order to arrest migration, which could also potentially lead to human trafficking, and to rehabilitate such women, RDT started a skill development centre at Gandlapenta in 2006 where rural



women are trained in skills as per their interest to create more livelihood opportunities. After training, these skills enable them to be more self-reliant, earn income in their native place and take decisions that have economic implications. **With additional income in hand, women are now more open to sending their children to school, rather than making them work as labourers in the hope of earning some extra money.**

Paradigm Shift

Financial and social independence through vocational training has improved women's respect and also reduced the cases of violence against them with men now understanding, that women are equally talented and capable as they are.

5605

women in 180 villages trained in Agarbathi-making

25

women after Kalamkari training produced and sold cloth worth over 13 lakhs

1948

women in 243 villages trained in tailoring



Success Story

When my husband deserted me and I was facing many problems, I thought of escaping from life. As such, at the time I would not have taken any drastic decision because I had two young children; but I had no means to support them and was looked down upon by society, not knowing how I would rebuild my life. My parents led a life of respect and I decided to return to their house in Sadulavandla Palli. **It was a critical moment when I met RDT workers in the village who understood me and my plight. I visited RDT's rehabilitation centre in Gandlapenta and received counselling.** I could get sponsorship for both my children and was admitted for provision of monthly nutritional package. **After becoming a member**

of a women group, I realised that I could work and earn independently if I acquire additional skills. I applied for training in making incense sticks at RDT skill development centre in Gandlapenta.

There were also other women like me who were rejected or abused by their husbands but were now training and learning to be economically independent. Now, during agricultural seasons, I work as labour and rest of the time, I involve myself in preparing incense sticks, for which RDT supplies raw material. **I earn enough to support me and my children and feel contented that I could do something for ourselves.**

"RDT not only rescued but also empowered me by imparting the skills required for earning a decent living."

Ms. Bharathi,
Sadulavandla Palli



Awakening
people to
injustice and
unfairness in
women's lives is
essential for a
healthy society

PROGRAMME FOUR

Sensitisation on Discrimination and Violence

RDT's efforts toward changing gender-discriminatory attitudes has included various awareness-building measures, with an emphasis on including men in the dialogue and action against discrimination and violence. Women's health and welfare initiatives form the support system to these measures.

RDT's work with women in the villages of Ananthapuram district from 1982 onwards rested first on capacity-building of SHGs, wherein awareness exercises like gender-sensitization workshops were conducted and leadership training imparted with a focus on bringing and circulating attitudinal shifts towards women in the community. Migration as a practice also contains a subset of women lured or conned away from their homes to be trafficked. The scale of this malpractice can be identified by the fact that in 2004, around 27% of women migrated from the Kadhri village. Mitigating early marriage by discouraging parents to wed minor children has been a primary concern in gender sensitisation. This pro-action is evident in the fact that during 2013-14 alone, as many as 39 early marriages were uncovered by RDT staff and SHG members.

RDTs Women Sector team has constituted Social Action Teams (SATs) to monitor and identify possible malpractices and abuse at the village level. SATs are mixed teams comprising 2 women, 1 man and of late, 1 PWD, they have been trained by RDT staff to identify and report issues. 351 men and 865 women are part of SATs across 405 villages. The SHGs and SATs have together intervened in promoting girls' education, dealing with the issue of domestic violence and abuse, and

alcoholism among men.

Since 2010, an important programme dealing with the issue of violence against women and girls was initiated to raise awareness and support for women facing various kinds of harassment. In 2011, 6 counselling centres were started around Ananthapuram district- these are manned on specific days for each centre by a STL (Sector Team Leader)



along with 1 CO, and a lady doctor also makes visits. The major centre is the shelter home inaugurated at Bathalapalli campus on a priority basis to extend rehabilitative support. The shelter can house up to 100 women at a time and serves as a safe halfway house for women in distress. **These rehabilitative centres also provide counselling to women and their family members, helping them to recover from trauma.**

Highlights

- During 2015-16 101 boys workshops, 95 mens workshops, 125 girls workshops and 406 women workshops were organized to sensitise them on gender-discrimination.
- 19 Workshops were organized on trafficking / migration.
- 193 Social action teams workshops helped in strengthening their capacities.
- 7,066 people participated in International day for elimination of violence against women.



Evolution

2011

Started Counselling Centres and Shelter Homes for women and adolescent girls



Staff Speak

"In the past few years, RDT has concentrated on building a team which can work on the most critical concerns related to gender-based discrimination, harassment and violence against women and girls. We are very committed to gender equality and working towards a just and caring society free from gender-based violence. Acting on this philosophy, RDT has also constituted an internal complaints committee consisting of 4 women and 1 man to deal with any cases of sexual harassment faced by women working within the organisation."

Ms. Shakunthala, AD, Women Programme

Gender-equality is not a pre-condition in the villagers' minds, if anything, men and women have been hardwired over time to accept that women are an inferior sex meant to be subjugated. Hence, **counselling men in these matters is an important component of these exercises, alongside fostering confidence in women.** By and large, boys have responded better to gender-sensitising efforts and were more open to receive explanations about gender and patriarchy compared to grown men. Boys have even expressed that by widening girls' role in society, their villages can be bettered. **To this end, RDT staff have outreach sessions in villages where the use of role-play in particular (charts and posters are also used), has proven most effective in demonstrating to mixed-audiences the negative impacts of practices like migrations, patriarchy and other gender-issues.** Women's sector staff members receive regular training from external resource persons from Hyderabad and Orissa on matters of sensitisation, and new developments in the field of gender-discourse. The 'Nirbhaya Fund' is one such initiative under which the government has announced a Rs. 10 billion corpus to support NGO's and its own initiatives of protecting women dignity and safety.

Impact of the Counseling Centres on the lives of the women:

The qualitative changes in the lives of the women and girls who have acquainted themselves with the counselling centres include:

- Improved self-confidence
- Social inclusion and greater solidarity amongst other women
- Sensitisation and support on girl children's education
- Involvement in economic decision-making and improved transactional abilities over time
- Increased community participation, mobilisation and recognition on issues concerning them, e.g. their children's education, livelihood opportunities and health.

A total of 1,216 members representing SATs are being trained to identify women facing violence and extending necessary support to solve their problems with the help of RDT. The Kadiiri region is one such area, where to reduce migration for livelihood, and to prevent incidents of adolescent girls and women becoming victims of illegal trafficking for prostitution, vocational training for skill development and rehabilitation services providing counselling and shelter were instituted, which included a nutrition programme for widows and destitute women.

Trainings are imparted to staff and SAT members on different aspects of harassment and violence, and education provided on first information response. Victims are referred to medical psychiatry and provided with appropriate medical assistance.

Awareness camps covering women and girls through meetings, workshops and cultural programmes address gender discrimination, domestic violence and other atrocities against them.

"After we held the Boys' Awareness Workshop, boys have become conscious of how they speak with and of girls in general."

Ms. Rajeswari, Community Organiser



Information is provided on women's rights, availing legal aid and medical assistance, police stations and family courts etc. Along with a continuing focus on deterring violence, improving literacy among girls by mainstreaming school dropouts and the non-enrolled into formal schooling system, and enhancing awareness of women on various development programmes and fostering their participation in these processes is the chief focus of RDT's successive interventions with rural women.

Paradigm Shift

Gender sensitisation has led to a new sense of confidence amongst school going girls. Earlier, they hardly participated in their class activities or raised any doubts fearing a backlash from their male classmates. But now they are equally active, responsive and are well supported and respected by the boys.



9821

Network leaders trained
in 277 workshops

1101

men and women
attended 27
workshops on
migration and
trafficking



Success Story

For many years, I have been mentally and physically abused by my husband. He would take away the wages I earned by working as a coolie and come home drunk only to physically abuse me, even when people watched from outside the house. Even for the household, my husband refused me money and was not interested in my daily needs. I have four daughters out of which two are married and the other two are studying and I went through a lot of hardships to bring them up. One day, I locked myself in my room, poured kerosene on my body and set myself on fire. People outside heard my screams and became aware of my problem but I was not given any

treatment for three days. Finally, the matter was taken to Social Action Team leaders who immediately rushed me to the Bathalapalli hospital and also talked to my husband. **RDT counselling centre was a boon for me because I could finally talk about my problems and I also want my husband to attend the sessions.** With renewed confidence, I know I will never take such an extreme step again and certainly, won't bear any kind of torture.

Ms. Parvathi Bai ,
Appalavandlapalli Village,
Kothacheruvu Area

"With renewed confidence, I know I will never take such an extreme step again and certainly, won't bear any kind of torture."

WAY FORWARD

Towards Gender Equality and Justice

RDT's continuous and evolving work is towards empowering rural women to be the main actors in their own path. Claiming equal opportunities could lead to a life of human dignity and an improved socio-economic status in a socially just society, striving against gender discrimination and violence.

Social and economic dignity and participation of women is a primary focus of RDT's work across all sectors. Paramount to the strengthening of Self-help Groups or Sanghams will be to assess their functioning and grade them to identify the ones that are not functioning properly. This is a challenge considering the huge operational area but will be integral to RDT's strategic efforts to enhance leadership skills for collective action.

Some of the key issues and continuing concerns at RDT for the Women sector are:

- Preventing marriages of girls below 18 years
- Preventing dropout of girls from schools at least up to the intermediate level
- Combating violence and discrimination against women and girls including prevention of dowry, superstitions and Basivini

tradition (the horrific practice of sexual exploitation of a woman by multiple men)

Focus on intensifying the utilization of the WDF to facilitate sustainable income-generating schemes, thereby enhancing women's income, economic independence and status in society

We will combat violence against women and girls in all its forms - domestic violence, trafficking, dowry, and preference for boys, etc., to ensure women's right to a secure and healthy life. We will continue targeting early marriages and school drop-out rates among girls to help increase prospects and self-sufficiency as adults. Women and girls' health will also be a particular focus area to address widespread anaemia and other conditions that are discrimination-based.

Investing in women's economic independence and occupational mobility will continue and will be studied through impact analysis of current programmes. To fulfil the need for effective application of skills in which women are trained, more market linkages shall be built.

An effort will also be concentrated on involving young boys along with men, in building solidarity through an improved participation in activities that are significant for gender justice. This will begin with encouraging their attendance and active participation on 'International Day for Elimination of Violence Against Women'.

Above all, we will work on changing attitudes related to gender among women towards each other, as well as within their communities. Through structured efforts, our staff will continue fighting for women's issues and are leading the development of a gender policy.



INDIA for india



“Let your
hearts
respond
and
hands help”

India for India Initiative aims to encourage Indians, both people and institutions, to strengthen the hands of the Rural Development Trust in its mission against rural poverty and neglect in India.

India for India is an innovative concept initiated by RDT. It is based on the insight that an individual or community does not have to be affluent to hold concern for the underprivileged. In fact, empathy for the deprived is more likely among those who have known poverty first-hand. **RDT also believes that this example by deed from within the marginalised communities will be acknowledged and receive whole-hearted support from donors across the country.** Here we'd like to tell you about generosity of the poor, for it is among them that RDT launched its Hundis.

It all began in Ananthapuram district, where RDT has had its base since the 1970s, and among the populace it has worked with for over four decades. It follows the common

**Over
1.4 lakh
Hundis
maintained every year**



custom of depositing small amounts on a regular basis to a Hundi, a collection box, usually for offerings to God. **RDT adapted the practice to pool together small donations from project areas to support the common cause.** RDT has established the tradition of collating all the proceeds from these Hundis on April 9, Father Ferrer's birth anniversary. **In 2014, there were over 85,000 of these Hundis. By the next year, this number had increased to 1,41,200. Likewise, from Rs 1.86 crores in 2014, the collected amount also grew to Rs.4.08 crores in 2016.** This beginning evolved into the '*India for India*' initiative, as many more villages lent momentum and the initiative spread across the boundaries of its project area.

The unique bottom-up approach of the initiative has inspired all sections of society especially students/youth and the poor people. It is they who are motivating their friends, colleagues, relatives, and neighbours to maintain Hundis.

Several of its slogans have caught on, and its message is carried forward simply and effectively. **As for the sum collected, in accordance with people's wishes, it is being utilized to fund the education of more than 700 orphan children in and near Ananthapuram district. Also, about 5,550 were provided with nutrition supplement.** The vitality of the '*India for India*' movement comes from the fact that thousands of poor families and various sections of people, including educational institutions and private business enterprises, within and outside project area have reached out with their support by maintaining such Hundis. In addition, RDT receives support for various projects and programs from banking, insurance and other corporate institutions in India.

If you feel,
you must help too.

Small change brings significant change.

To contribute, setup a SEVA HUNDI and register details with the Foundation. Add amounts daily, if possible, and deposit annual savings into the designated account, on the birth anniversary of Father Ferrer, 9th April.



Other means to help

You can write a cheque in the name of “**Rural Development Trust**” and send it to our **Registered Office or Resource Mobilisation Center**. You can also donate online or via wire transfer to the following account details:
Bank Name: **IDBI**
Account Name: **Rural Development Trust**
Account Number: **0208104000122993**
IFS Code: **IBKL0000208**
Branch Name: **Ananthapuram, Andhra Pradesh.**

All donations to RDT are eligible for tax exemption under section 80G of the Income Tax Act, 1961.





VicenteFerrer

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