



Rural Education & Action Development (READ)

Andimadam, Tamil Nadu, India

ANNUAL PROGRESS REPORT Fiscal year April 2011- March 2012

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Honourable President and Members of the General Body,

One another year is passed but READ's tireless service to the poor and the needy will go on until we achieve an egalitarian society. In this mission READ has accomplished a number of service programs for the concluded fiscal year 2011 and 2012 also. The formal and special education schools have advanced their services and women empowerment programs, disability services, services to the PLHIV and children sponsorship have been recharged with new enthusiasm and vigor. In this reporting year the children sponsorship and microfinance activities have their foot-markings in the lives of many a poor people. Particularly the children sponsorship program has supported one aspiring boy to pursue Medical program (M.B.B.S.) and one girl to join in engineering course. Thanks to all the sponsors who understood the need of the children and came forward to support their professional course also which are normally unaffordable even to middle income group families in India.

As in the previous fiscal year, Sahaya International Inc., USA, Sahaya International.eu (Belgium), SAWES and their networks of volunteers and contributors in the USA and Europe continued to be the major partners supporting READ's welfare and development activities. And the microfinance program has got loan fund from Nanayasurebhi Development Financial Services (NDFS) and State Bank of India in this year also. While thanking all our funding partners at this juncture, I sincerely request them all to continue their cooperation and patronage in the coming fiscal year also to help READ to go forward in its mission serving and uplifting the poor in its service area.



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1. EDUCATION

“Responsibility educates” says Wendell Philips. READ took that responsibility since 1994 and educates a number of rural children through its schools. READ offers quality education to both normal children and intellectually disabled children from different villages around Andimadam. Four schools are run by READ to achieve this mission – two schools for normal children and two schools for special children (intellectually disabled children).

1.1. Formal education.

The two formal schools are located one at Andimadam and the other at Periyakrishnapuram-10 kilometers East of Andimadam. The Jawahar Nursery and Primary School at Andimadam provides education to 183 children (118 boys + 65 girls) and manages with 11 teaching staffs and 5 non-teaching staffs. To make the children ever happy, it has a very good Kindergarten and natural environment around for their recreation. The levels

of education offered in this school are from LKG (Lower Kindergarten) to V Standard. The medium of teaching is English. Two pick up Vans owned by the school make children’s commutation easy from different remote villages to school and back home.

The Annai Teresa Nursery and Primary School at Periyakrishnapuram village is the other school admitting children from LKG to V Standard. The total strength of the children is 162 (104 boys + 58 girls) with 7 qualified teaching staffs and 3 non-teaching to take the administration works. One pick-up van owned by the School makes the travel very easy for the children to school and back home. School teachers always accompany with the children in all school trips to avoid untoward events. Besides the school curriculum the school also offers moral and value education thus preparing them to face the world in future.

Special chronicles in this academic year:-

- a) The 65th Independence Day of India was joyfully celebrated with the Flag hoisting on 15th August 2011. The village President delivered an inspiring message to our students to love our country and to contribute to its growth like what our freedom fighters had done to attain independence.
- b) On 20th August 2011 Parents-Teachers’ meeting was convened. Our School Correspondent presided over this meeting. The main agenda was to develop infrastructure facilities within school premises.
- c) On 5th September 2011 “Teachers Day” was celebrated in remembrance of Dr. Radhakrishnan, our then President of India and a renowned Philosopher and teacher. The students felicitated their teachers on this day and showed their love towards them.
- d) On 09th Nov 2011 Advance Diwali celebration was arranged in the school and indoor games were organized for the children and sweets were distributed to them.
- e) The “Children’s Day” was celebrated on 14th Nov 2011 in memory of our great Prime Minister Jawaharlal Nehru who ardently loved children. Competitions like Speech,

Essay writing and “Thirukural” reciting was arranged and prizes were distributed to the winning students.

- f) On 21st Dec 2011 “Suppose- Christmas” was conducted and sweets were distributed to school children.
- g) On 26th January 2012 the Republic Day of India was celebrated. Mrs.AVS Amutha Sethraman, village President hoisted our National flag and delivered message to students. Following this, sports competitions and cultural programs were conducted and prizes were distributed to the winners

1.2. Special Education Schools.

READ runs two special schools by name “ANBAGAM” for intellectually disabled children - one at Andimadam village and the other at Perambalur town. 25 Intellectually disabled children (18 boys + 7 girls) are in the rolls of Andimadam special school. Hostel facilities were provided to the needy children. Three qualified special educators train and educate children and three care-takers take care of their other needs.

The other Special School is situated in Perambalur town, which is 90 kilometers away from Andimadam. This school consists of 44 mentally retarded children (31 boys + 13 girls, 7 special educators and 5 care givers.

Both schools maintain profile and personal record of each child admitted in the school with updated information in their progress from time to time.



1.3. Early Intervention Center for Mentally Disabled Children

In June 23, 2011, an inauguration took place of the Early Intervention Center for Mentally Disabled Children (0-6). This center was inaugurated by the Perambalur District Collector Dr.Daresh Ahemed I.A.S., and Member of Legislative Assembly (MLA) Mr.Tamilselvan, Perambalur and the District Differently Abled Welfare Officer Mrs.Shyamala. In this center we have provide support for 50 kids in mentally retarded. This center is supported by State government of Tamilnadu through Commissioner of Differently Abled, Chennai.



2. ORPHAN AND VULNERABLE CHILDREN SPONSORSHIP PROGRAM

This program began with the goal of helping the poor and orphaned children of Ariyalur, Cuddalore Districts who have none to help them. The program includes i) sponsorship for poor students, ii) provision of support materials for the needy children and iii) medical support to the HIV infected children.

With this wonderful program READ realizes and experiences that a little help and few sacrifices can make a huge difference and positive impact in the life of poor and the vulnerable children who otherwise would never have a scope in life. READ has dedicated staff members and generous team of board members who meet every month to review and discuss the progress of this program.



Till this reporting year 247 deserving children get sponsorship from different individuals abroad. In addition, some of the sponsors also support the families of their sponsored children on seeing their poverty to start income-generating activities and thus make them economically independent. Some sponsors support the HIV infected children to meet the cost of their medical and nutritional needs.

Sahaya International Inc., USA and Sahaya international.eu arrange individual sponsors to each deserving child identified by READ and coordinates this program for READ. Over a period these international partners have been extending their help towards the needy children. In addition to this, Sahaya international USA raised fund through the annual "Sahaya Walks" Davis even to

support HIV infected and affected children identified by READ with medical and nutritional inputs. The sponsorship meets the cost of food, educational materials, school fees, school uniform dress and medical expenses of respective sponsored children attending different schools and also it helps some students to pursue their college studies including Engineering (B.E.), Veterinary Medicine, Nursing, Arts and Science courses and other professional courses. Thanks to the support of our sponsors.



3. HIV/AIDS Awareness and CARE AND SUPPORT PROGRAM

01. This is one of our major ongoing programs since 2004 through which READ identified HIV infected people in its service area and help them lead a stigma-free and peaceful life. Sahaya International Inc., (USA) raise funds through the program "SAHAYA WALKS DAVIS" every year in USA to support the HIV infected/affected children identified by READ. A total of 19 children received support in this reporting year in which 14 received full support including monthly provision of nutritious food supplements, medications and doctor consultation charges.

02. In addition, Gilead Sciences, USA continued its support in this reporting year also to run our ongoing programs related to HIV prevention. 'Gilead Health and Counseling center' located in READ's Community Resource Center serves as drop-in center for PLHIV to get physical

& mental health counseling and confidence building service to make PLHIV to face the world. A special staff from social work background has been offering counseling in this center.



03. Further to this, a total of 147 HIV infected people who formed a network by name “Malarum Mottukal” regularly meet on 15th of every month to discuss and share their problems. In this meeting each member is provided with Rs.300 to buy their nutritional supplements and travel cost to get ARV medicines in Government ARV center at



Perambalur, Ariyalur, Jayankondam and at Tambaram (Chennai). This ARV medication and nutritional supplements significantly improved their health condition which is evident from the health status recordings by our Nurse every month

including general health, height and weight of the infected.

04. In this reporting year the India Cement Factory, Thalavai(near Sendurai) supported for organize 5 women Self Help Groups, training to their members and Leaders, HIV awareness and Entrepreneurs training to women members through their CSR(Community Social Responsibility) scheme.

05. On December 1st, READ observed World AIDS Day along with other NGOs and health providers worldwide through a Rally calling the public to join in its mission of HIV prevention, zero new occurrences of infection and nil-stigma against HIV infected.



4. PROGRAMS FOR DIFFERENTLY ABLED PEOPLE

READ is always taking extra initiatives to help differently able people as they are the most vulnerable section of population in the society. READ helps them not only by getting the fund from Government of Tamil Nadu but also it organizes capacity-building trainings, confidence-building meetings, educational and carrier guidance and vocational trainings to bring them in the mainstream of social life. Two camps were organized in this reporting year inviting the government officials to assess and issue identity cards to the disabled. All these camps and activity carried by the government scheme of ‘Vazhi

Kattum Thittam” in Andimadam Block. This project each Village Panchayat have one Volunteer and total 30 volunteers and one Program Coordinator is working in this project.

A leaders-team from among the differently abled people was formed to identify persons with different types of disabilities in villages around our center so as to widen our services to the other needy people also.

Monthly meeting were organized to give them opportunity to share their feelings and opinions.

International World Disabled Day of persons with disabilities was observed with an awareness rally covering in Andimadam and Sendurai areas. Dr.Selvamani from Government Hospital presided over the rally and delivered lecture to the disabled persons on available welfare and development schemes in Government in Andimadam Andimadam. In Sendurai the Ariyalur District Collector Mrs.Anu George I.A.S., has presided over the rally and delivered the lecture to the disabled people.



5. READ COMMUNITY RESOURCE CENTER PROGRAMS

READ Community Resource Centre (RCRC) is the place where skill training centers, education and health activity centers and production centers are housed. In this reporting year all the centers were active offering the following activities as detailed below:

5.1.Hand-made greeting cards training and production.

Hand-made greeting card activity is successfully completed its 14th years in this reporting year. It is also a fund raising activity absorbing the trainees trained in this unit as production workers. In this reporting year, 17 girls have undergone training to learn to make colorful hand-made greeting cards. Seven among them became experts to make cards and joined in the production unit of READ. Now the production unit has 12 young women making colorful greeting cards mainly to be sold by our partner organization Sahaya International (USA) and Belgium. In this year 1243 cards were made among which 843 were sent to USA and Belgium for sale. Further in this year our cards were displayed for three days in Chennai, KALAKAL MELA EXHIBITION which was attended by two of our workers- Senthamarai and Subhasini.

5.2. Tailoring Center

This is another ongoing program since READ's inception. In this reporting year 69 girls/women had undergone training, out of which 8 trainees passed the certificate level training. This training is offered on dress designing, stitching, packing and marketing. Training on kids wear and women's wear are given special priority.

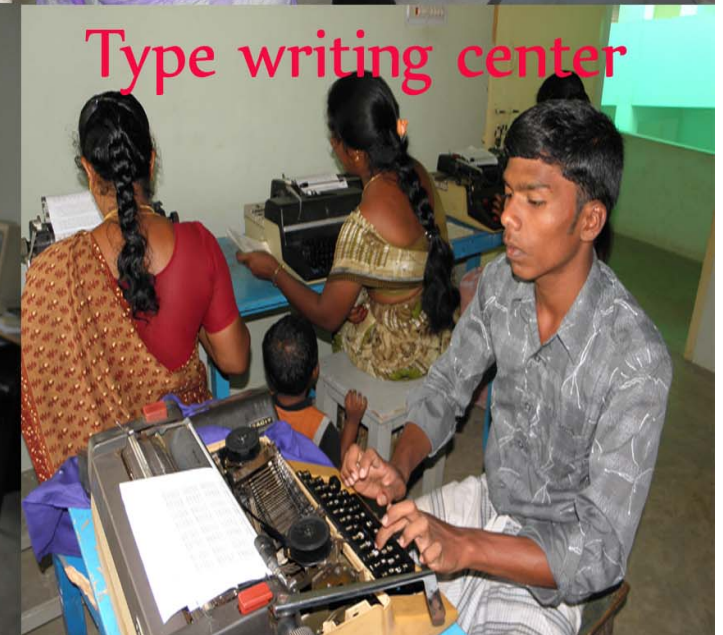
5.3. Computer Center

RCRC has a computer training institute in its campus that offers basic computer application training to rural school boys and girls. In this application training MS Word, Power Point, Excel and Internet are being taught. 18 students had undergone training in this reporting year and successfully completed the course.

5.4. Type writing center

This is a government recognized course, meaning that the candidates who pass the examinations conducted by the government will get a valid technical education certificate from the government department. This certificate is valid to pursue government employment. In this reporting year a total of 5 students were trained.

CRC



5.5. Book binding training

This is also one of the activities which started in 2008 to train physically challenged and hearing impaired adults to earn for their life. The training is offered on notebook making including accounts books, ledger etc., and on spiral binding and regular bookbinding. Along with training, job work is obtained from the schools run by READ to supply the required notebooks to their students. Apart from these orders notebooks were produced in more number and distributed to poor students who study in Government Higher Secondary School, Andimadam. In this reporting year 3 physically handicapped persons were trained in this unit which is managed by one physically handicapped woman and one hearing impaired man.

5.6. Mini health and physiotherapy center

This unit was started to serve students belonging to Anbagam Special School located in RCRC building. Health service and physiotherapy are part of the special school services, this center was started here. But its service is extended to differently-abled adults in the community and to the members of READ's PLWHIV network also. After getting the support from Gilead Sciences, USA, this center is now called the Gilead Health Center. One Nurse and one Physiotherapist are working in this center offering the following services:

First Aid

- ✓ Body temperature check-up
- ✓ Pulse check-up
- ✓ Blood pressure check-up
- ✓ Burn treatments
- ✓ Wound dressing
- ✓ Weight, height check-up
- ✓ Awareness when needed.

Physiotherapy Exercises given

- ❖ Joint movements

- ❖ Joint compression
- ❖ exercise
- ❖ Hip balance
- ❖ Ball pressing (hand/finger coordination)
- ❖ Sitting and standing
- ❖ Cycling exercise
- ❖ Abdomen exercise

5.7. Gilead counseling center

The Gilead counseling center in RCRC which is attached with the above Health center is a yet another ongoing program. This mainly offers individual and family counseling, conflict resolution to people living with HIV (PLWHIV) who used to face family and social rejection, stigma, non-share in their family properties and total rejection from the spouse family. This service is a boon to the PLHIV who get right advice, consolation, counseling to develop positive thinking in their lives.

5.8. Library with photocopying center

RCRC has a well-structured library with peaceful atmosphere. A good number of valuable books were collected and kept for reference and reading purpose. Children and trainees attending training at RCRC use this library. There are also many magazines and booklets kept for the purpose of reading and to update students' knowledge. And daily newspaper is also kept in the reception hall for visitors to read. The photocopying machine placed in the library is used to take copies of school records and READ's records on cost basis. It also serves commercially to outsiders who come to take photocopy. It is both a service and income – generating activity of READ.

5.9. Trainings, workshops and Seminars in RCRC:

RCRC has two training halls, training equipments, dormitory and dining facility to conduct training to 40 people at a time. READ organizes all its trainings in RCRC. The following

trainings/meetings/workshops were conducted in this reporting year:

1. One day training program on community based rehabilitation (CBR) guidelines.
2. One day social action movement meeting.
3. One day training program for the disability staffs (conducted by DDRO from Ariyalur).
4. TNVHA's East Zone(Airyalur, Perambalur, Pudukottai, Nagapattinam, Thiruvavur, Tanjore and Cuddalore districts) District Resource Centers meeting conducted by TNVHA and organized by DRC(READ), Ariyalur and Perambalur Districts.
5. TNVHA's Ariyalur and Perambalur Districts members consultation meeting was done here.
6. Monthly staff meeting and Vazhi Kattum Thittam's staff meeting on every month.
7. Cervical Cancer workshop conducted to School teachers and field staffs including administrative and CRC staffs by Dr.Vijaya Srinivas, PHRI, Mysore.



5.10. Cervical Cancer Workshops:

The women's one of the un identified health problem is Cervical Cancer that we had trained one Ms.Vasanthi (Nurse) through PHRI, Mysore supported by PINCC, USA. In the continuation of this program we invited Dr.Vijaya Srinivas and Mrs.Poornima Jay who have practical experience in this area and conducted an awareness workshop to Government Hospital Doctors & Nurses in Jayankondam Government Hospital and

Primary Health Center, Andimadam. Also, the Cervical Cancer awareness workshop conducted to School teachers and field staffs including administrative and CRC staffs by Dr.Vijaya



Srinivas, PHRI, Mysore.

The PINCC, USA team leader Dr. Rodha Nussbaum, Administrator Mr. John Adams, and other volunteers of Joy Carlson, Elizabeth Armstrong and Janis Luft came to READ and discussed the possibilities to conduct VIA screening camp for Cervical Cancer in READ's working area.

6. WOMEN EMPOWERMENT



READ continues the women empowerment activities in this reporting year also. This is a major ongoing program for the last 16 years that includes SHG promotion, capacity building trainings, micro-financing and so on. Through

SHG promotion READ could bring a transformation in the poverty-stricken families both socially and financially. The SHGs are also the best platform in the villages enabling READ to implement a number of community development programs and information dissemination activities. There are totally **591** SHGs in operation now under READ's control in its service area. Among them **125** SHGs were already rated by READ to make them eligible for loans and microfinance products. The **825** women members in these SHGs were given micro-loans in this reporting year under READ's microfinance program. The SHGs regularly conducted their monthly meetings and savings activities in this reporting year.

7. MICROFINANCE PROGRAM

Easy access to finance with simple loan and repayment formalities was the much awaited service needed by the poor women in villages to build and stabilize their economic resource. READ's microfinance institution does this service to the SHG women to fix their livelihood option. READ is offering this microfinance service to the poor and needy women in villages for the past 7 years. Nanayaturabhi Development Financial services (NDFS), State Bank of India lent money at lower interest rate to READ to do microfinance operation in its service area. With the capital loan fund from the above two institutions, the micro-credit disbursed to SHG clients in this reporting year is tabulated below:



Branch-wise micro-credit disbursed in the fiscal year 2011-2012 and outstanding amount at the end

MF Branch office	No. of SHG	No. of Borrowers	Amount disbursed in INR	Loan outstanding at year end
Andimadam	8	103	1,295,000	754,630
Srimushnam	8	101	1,195,000	629,900
Senthurai	52	527	9,915,000	648,4358
Variyankaval	5	81	1,060,000	437,174
Individuals in different places#		13	242,000	102,460
Total	73	825	13,707,000	8,408,522

#Individuals include mostly PLHIV network members

The loan recovery is almost prompt and only 2 percent defaulters. These micro-loans help villagers' upkeep their already existing economic activities as below:

- Rural based business like vegetable shop, tea shop, street vending
- Service units like bicycle repair shop
- Animal husbandry – dairy, goat rearing and poultry
- Agriculture/horticulture activities
- Weaving
- Non investment activities like educational expenses, medical expenses etc.,

Review of this program showed a greater positive impact in the social and economic life of the beneficiaries, specifically in the purchasing power and living standards.

8. INSURANCE SCHEME

In order to make the rural people understand the importance of life Insurance, this scheme is made compulsory for the clients availing micro-credit from our microfinance Institution. In the event of death of the client during the loan period, the outstanding loan amount on the deceased client's account will be deducted from the death compensation amount given by the insurance company. ICICI prudential and TATA AIG insurance companies have tie up with our clients in this reporting year also.

Death benefit claimed from insurance companies for deceased clients in this year 2011-2012

MFI Branch Name	Received claims from insurance companies			Issued claims to Nominee of the deceased persons			Claim amount INR
	ICICI	TATA AIG	Birla sunlife	ICICI	TATA AIG	Birla sunlife	
Andimadam	5	1	-	5	1	-	100,164
Senthurai	4	-	-	4	-	-	40,000
Srimushnam	2	-	-	2	-	-	30,000
Variyankaval	-	-	-	-	-	-	-
Total	11	1	-	11	1	-	170,164

Insurance details of the clients of READ's microfinance for the year 2011-2012

Insurance company	No. of insurance application	Premium amount 2011-2012 (INR)	No. of previous year insurance applications	Total no. of applications processed	Total premium amount in 2011-2012 (INR)
ICICI Prudential	2,362	132,750	2,358	137,150	132,750
TATA AIG	520	93,600	785	166,212	93,600
Total	2,882	226,350	3,143	303,362	226,350

9. AWARENESS PROGRAMS

9.1. HIV awareness on World AIDS day:

READ every year observes World AIDS day to reach common people with the message on HIV/AIDS and thus bring them also in the prevention mission. In this year READ organized a rally with placards and message pamphlets on 1st December 2011 and at the end organized a public meeting briefing about HIV/AIDS and the prevention methods in Andimadam and Sendurai areas.



9.2. National Environmental awareness program:

This program is conducted every year with the support of the Ministry of Environment and Forest, Government of India. In this reporting year this program was conducted in Ayyanthathanur, Muliur and Vakeeram village. 650 SHG members participated in this program. The theme of this year is to protect our environment through tree plantation.



10. THIRD PARTY PROJECTS

READ continues to function in this reporting year also as third party partner and fiscal intermediary for several projects and partner agencies functioning elsewhere in India as given below:

- Project undertaken by Public Health Research Institute of India (PHRII)
- PRERANA clinic project of PHRII, Mysore
- ANM training program of PHRII, Mysore
- Ethics training of PHRII, Mysore
- OSOM, HRM, PATH, ALAMERI projects of PHRII, Mysore

- SHAMA WELL G.V. Naidu school project
- SEE Project

11. INCOME SOURCES

READ's fund supporters in this reporting year are:

- Sahaya International Inc., USA
- SAWES, Belgium
- ViiV Health Care, UK
- Sahaya International.eu, Belgium
- Alice Hememns, Germany
- Roymand Van Rompay, Belgium,
- Right Sharing World Resources, USA
- Elizabethe Glasier Pediatric AIDS Foundation, USA
- Public Health Foundation Enterprises, USA
- University of California, USA
- C.P. Ramasamy Aiyar Foundation, Chennai
- State Commissioner for differently able, Chennai
- Local donations and members contributions
- Income from RCRC activities
- TWAD Board, Ariyalur District
- TNVHA, Chennai
- District Differently Abled Welfare Office, Perambalur.
- India Cement Factory, Thalavai(Near Sendurai)

12. VISITORS TO READ

In this reporting year the following persons visited READ:

- ❖ Koen Van Rompay, Sahaya International, USA
- ❖ Ann De Schryver, Belgium
- ❖ Sam Niyonzrima, Belgium
- ❖ Jason Mc Alister, USA
- ❖ Dr.Vijaya Srinivas, PHRII, Mysore
- ❖ Mrs.Poornima Jay, PHRII, Mysore
- ❖ Dr.Rhoda Nussbaum, PINCC, USA
- ❖ John Adams,PINCC, USA
- ❖ Joy Carlson, PINCC, USA
- ❖ Elizabeth Armstrong, PINCC, USA
- ❖ Janis Luft, PINCC, USA
- ❖ William Janson, student, USA
- ❖ Klaas and Joan, Netherlands
- ❖ Karthika Jayachandran, USA



13. PUBLIC STATUS OF READ

READ was recognized in the following way:

- District Resource center for Tamilnadu Voluntary Health Association (TNVHA, Chennai)
- NGO member and convener of local level Committee, Perambalur and Ariyalur Districts for National Trust, New Delhi – a statutory body of the Ministry of Social Justice and Empowerment, Government of India for mental retardation, autism, cerebral palsy and multiple disability.
- Ariyalur District Rajiv Gandhi Drinking Water and Sanitation committee, Board Member, TWAD, Ariyalur
- Social Action Movement (SAM), Ariyalur, convener
- Member is Child and women Trafficking Committee in Ariyalur District
- District coordinator for Special Olympics.

14. CONCLUSION

As the motto urges READ members to be united as one family, to serve without any expectations and to strengthen and uplift the rural people in all the ways possible, READ has very good teams of staff and Board members who understood this motto and exert their responsibilities perfectly all through the year. The mutual supports from various partner organizations in and abroad gave us a lot of energy and motivation to go forward to take up different challenges for the welfare of people around.

READ is very thankful to all its collaborating agencies and partners for their cooperation and continued support. We hope and pray that more and more support is needed for the noble cause by which together we can make a difference in our service villages. READ specially thanks Sahaya International Inc., USA and Sahaya International.eu, Belgium for their continued fund raising effort particularly to our children

sponsorship program through which our poor rural children reach heights in their educational pursuit. They support almost all our ongoing programs from their fund and READ is ever grateful to both the partners.

And microfinance is yet another successful program of READ which is supported by the loan fund from NDFS and State Bank of India. We extend our special thanks to them also. Besides, we extend our heartfelt thanks to SAWES, TNVHA, State Commission for Disabled, Chennai, District Disabled Rehabilitation officer and so many others who are at the back of our success in the human service.

As usual, all our staffs are putting so much of energy and effort to deliver all the programs to reach the target with fullest benefit to the beneficiaries, unmindful of the field constraints and the extra working hours. READ takes this opportunity to thank all our staff.

While thanking everyone above once again, we also wish and request all of you to continue your support and cooperation in the forthcoming years also so READ can continue its mission towards achieving its goal.

Thank you.

D. Selvam

Founder Secretary