

ANAWIM Trust

India

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A. BACKGROUND

India is a highly diverse nation, and home to over 1.02 billion people, 71.6 per cent of whom live in rural areas.¹ India has shown significant achievements on a number of development indicators in the past few decades. Since the 1970s, average life expectancy at birth has increased by almost 15 years, to the current 63 years.² Infant mortality rates have dropped dramatically, from 50 per cent in the 1970s, to the current average of 71 per 1,000 live births. School enrolment for primary school-aged children has risen from 68 per cent (1992/ 1993) to 82 per cent by the end of the decade. Income poverty has also been declining.

At the same time, the country still faces many more challenges. It has the highest concentration of poverty in the world, with more than a quarter of its population living in poverty and large disparities within and between states.³ In terms of social indicators, about 20 per cent of all out-of-school children worldwide, aged 6 to 14, are in India. The burden of poverty on women is disproportionately heavy, reflected in the unusual trend of more women than men dying before the age of 35. Many women, and almost half of all children under the age of four, are malnourished. Maternal mortality rates are very high, especially in rural areas, and “maternal deaths in India account for almost 25 per cent of the world’s child birth-related deaths”.⁴

In addition to poverty and geographical isolation, large numbers of the rural poor are constrained by the caste system. *Dalit* (the lowest caste) persons face discrimination and are forced to undergo various indignities in their daily lives, from getting water at the community wells and buying food at the market, to sending their children to school. Because none of these families own land, they are fully dependent on obtaining work as hired labour to maintain their livelihoods. The minimum wage for a female labourer is around Rs. 40 (approximately US\$0.43) per day, but landless agricultural labourers cannot count on having wage employment all year around, and, on average, most manage to obtain work between 240 to 260 days per year.

¹ ESCAP, Statistics Division. Asia and the Pacific in Figures. 2001. Available online at <http://www.unescap.org/stat/statdata/apinfig.htm>.

² Unless otherwise noted, the data in this paragraph is from World Bank Country Brief: India. 2002. Available online at [http://lnweb18.worldbank.org/SAR/sa.nsf/Attachments/indiabrief/\\$File/indiabrief.pdf](http://lnweb18.worldbank.org/SAR/sa.nsf/Attachments/indiabrief/$File/indiabrief.pdf).

³ The data in this paragraph is from World Bank Country Brief: India. 2002. Available online at [http://lnweb18.worldbank.org/SAR/sa.nsf/Attachments/indiabrief/\\$File/indiabrief.pdf](http://lnweb18.worldbank.org/SAR/sa.nsf/Attachments/indiabrief/$File/indiabrief.pdf), unless otherwise noted.

⁴ World Bank Country Brief: India. 2002. Available online at [http://lnweb18.worldbank.org/SAR/sa.nsf/Attachments/indiabrief/\\$File/indiabrief.pdf](http://lnweb18.worldbank.org/SAR/sa.nsf/Attachments/indiabrief/$File/indiabrief.pdf).

ANAWIM Trust was formed in 1993 by a group of concerned individuals to work particularly with rural *dalit* groups in Tiruchendur Taluk, a Sub-unit of Tuticorin District, Tamil Nadu State. Tiruchendur Taluk is located on the south-eastern coast of India, and has a population of 276,000, half of whom are rural. The people work primarily in the agriculture and fisheries industries, serving as unskilled labour to earn wages on a day-to-day basis. Others make a living as masons, housemaids, small-scale fishermen, small-scale lime producers and petty traders. The region is ecologically degraded, with severe scarcity of water, poor rainfall and lack of green cover. In this harsh environment, the *dalit* are denied access to resources that could help them change the social and economic conditions in which they live.

B. CONCEPTUAL BASIS

1. Goal

ANAWIM's goal is to support the empowerment of rural communities, so that they may exercise their rights, have increased access to natural resources, and thus have greater control over their lives and livelihoods.

Specific objectives include the following, to:

- Enhance the capabilities, particularly of rural women, to better their health and socio-economic status;
- Initiate and support community income-generation activities, including self-employment activities, through such means as skills training;
- Support rural community activities to protect and manage coastal ecosystems;
- Provide educational facilities for rural children;
- Facilitate the sharing of lessons learned from community-based initiatives, to promote mutual learning among village communities;
- Enable rural communities to identify local concerns and to collectively seek locally-appropriate solutions.



The joy of learning shines at a supplementary education centre.

2. Approach

ANAWIM works closely with women and children of rural communities and targets the poorest of the poor and the *dalit* caste, to facilitate their social and economic empowerment. These groups, from lack of sufficient education and information, are unable to benefit from the services made available to them by the Government.

The organization helps establish women's groups in the villages and provides them with a

series of programmes aimed to support the group's activities. ANAWIM's aim is to empower the rural poor so that, instead of becoming dependent on a specific development programme or non-governmental organization (NGO), the women will make their own decisions and take actions to improve their lives.

To ensure the group's independence, ANAWIM works from the very start with a plan to "exit" from the village. This involves not only building the technical skills and capacities of the women, but also the building up of *dalit* women's self-confidence and self-image, so that they are able to take advantage of their new skills and opportunities.

ANAWIM also pays attention to rural poor children's education, as it sees this as a means to reach the community at large. It provides rural poor children with training in computer skills, to prepare them for a society increasingly reliant on information and communication technology.

C. PROGRAMME FOCUS AND ACTIVITIES

ANAWIM's project area covers 40 coastal villages in Tamil Nadu, inhabited by *dalits*, or communities that traditionally have been marginalized by social, cultural, political and economic systems. About 2,800 village families live in these 40 villages. Agricultural labour is the prime source of income in half of the villages. As of October 2002, 1,400 women have membership in ANAWIM groups.

1. Women

At the village level, ANAWIM organizes *dalit* women into groups, which serve as ANAWIM's counterparts in programme implementation. Each group consists of 20 members, who elect a president, secretary and treasurer. Some villages may have just one group, while others have up to three. Altogether, there are 70 groups in the 40 villages of the region.

The women's groups are provided training on specific skills to improve their economic status, as well as on social issues. The group presidents receive training once a month on various aspects of running village-level work and income-generating activities, which they, in turn, impart to their group members. Secretaries and treasurers have regular meetings organized by ANAWIM, and ANAWIM offers general training programmes for all women members.

The groups are encouraged to have savings and to open bank accounts. The existing groups have decided to put Rs. 50 towards the group savings each month, plus a Rs. 2 subscription fee. The fee is used for the monthly or bimonthly group meetings, where members decide who is to receive the next loan from the group savings. These loans carry a rate of 10 per cent interest per annum and may be used for anything, including medical expenses, education, income-generating activities and emergencies.

The women's groups also may apply to ANAWIM's revolving fund for loans, which are to be used for income-generating activities. As of December 2001, ANAWIM has given over 1,200 women loans of Rs. 2,000 to 5,000 each (approximately US\$21 to US\$54, January 2002 exchange rate), at the rate of 10 per cent interest per annum, guaranteed by the self-help groups. The repayment rate is 100 per cent.

Apart from setting up income-generating activities, the women's groups also organize to lobby District Officials for amenities, such as electricity, and to access government services, such as land registration.

Whenever ANAWIM has a development programme, it is announced at the monthly presidents' meeting. The presidents then decide amongst themselves which groups are to be the next beneficiaries, based on perceived need.

Once the group is active, ANAWIM withdraws from the village, leaving the women in charge of the village's developmental activities. Some groups have reached out to women in neighbouring villages, who have then started to replicate the system and undertake similar activities. These groups from all 40 villages have formed a federation, with 1,400 women members, thus providing the rural poor greater power to lobby government authorities to address their needs.

2. Children: Supplementary education centres

Literacy in the area is 30 per cent for women and 50 per cent for men. Most of the children are first-generation learners, who often find difficulty in keeping up with formal schooling. To address this need, ANAWIM runs supplementary education centres for children in 30 villages, in cooperation with another Indian NGO, Child Relief and You (CRY).

The children are provided with tutoring to supplement their formal education at these education centres, many of which operate in the evenings. Various social and development issues are also taught. For example, children are encouraged to deposit some of their pocket money in the bank, so that they establish the habit of saving and can use the money to buy school supplies. Members of the children's committees at each centre coach their peers on proper manners, such as being neat in appearance and being on time.

Some of the centres provide computer training to the children, using a computer that is carried between villages by ANAWIM staff. The communities are involved in the centres through parent committees, which interact with the local supplementary education teacher and provide support to the centre in various forms. For example, some committees provide electricity to the centres, while others donate materials that could be used at the centres. Only the teachers' salaries are provided by ANAWIM.

3. Environment: Introduction of eco-friendly technologies, and their adoption, testing and evaluation by communities

The region in which ANAWIM works is a harsh coastal area with sparse vegetation. Annual rainfall is just 400 mm, most of which runs off into the sea. ANAWIM has therefore introduced eco-friendly techniques that were hitherto unavailable to the villagers. The viability of such techniques are tested in poor village communities and evaluated by the community members. These include:

- Spirulina production (see box 1);
- Toilet building (see box 2);
- Rainwater harvesting;
- Use of fuel-efficient stoves;
- Garden kitchens;
- Sapling planting;
- Bicycle riding.

Box 1: The miracle algae: Spirulina

Spirulina is blue - green algae with two notable features:

- It has a very high protein content, as high as 20 times more per acre than soybeans;
- It can be cultivated in brackish water and non-fertile land, where other crops would not grow.

ANAWIM was first introduced to the algae by the International Ocean Institute, and obtained the technology from ANTENNA Trust, Madurai, which was experimenting with spirulina cultivation. ANAWIM taught two women's groups to cultivate the algae and manage production. ANAWIM buys the spirulina from the women's groups and processes it at its research centre to make nutritional supplements. The supplements are in turn made available to children at the supplementary education centres, where they have been reported to have had beneficial effects on the children's health.



Turning spirulina into a marketable nutritional supplement.

Two-day camps are held on the weekend for children, who learn how to undertake vermi-culture, composting, producing organic fertilizer, and disinfecting of water. They are also taught about renewable energy and planting of saplings. On the second day of camp, children have the opportunity to implement in the villages what they have learned.

ANAWIM training programmes focusing on coastal ecology, environment, eco-technologies, vocational skills and development issues have accounted for over 25,550 participant-days

D. ACHIEVEMENTS

1. Responsiveness

ANAWIM programmes target rural, landless labourer women and the poorest of the poor from the *dalit* caste. Their empowerment means a dramatic change in the lives of a group that constitutes over 40 per cent of the rural population.

The women's groups have decision-making power with regard to the kinds of projects they wish to implement. ANAWIM's role is to bring them the information and technical assistance on appropriate, eco-friendly techniques, to which they hitherto had had no access.

In starting a new project, local concerns are assessed and addressed through workshops and exposure visits involving both local community members and ANAWIM staff. Whether to go ahead with a project is determined on the basis of the outcomes of such workshops and visits. ANAWIM also periodically conducts impact assessments of the programmes.

2. Impact

ANAWIM programmes and the various techniques it has introduced have had positive effects on the villagers' lives. The rural poor women report an improved standard of living and socio-economic status, due to the ANAWIM training and access to savings and loans. Many *dalit* children attending the supplementary education centres are performing better in formal schools. Teaching villagers on how to de-silt wells has reduced by more than 75 per cent the time women spent fetching water. In Kulasekarapattinam Village, the villagers applied their knowledge from the first project to organize themselves and de-silt three other wells that provided drinking water to the village. Under another project, the building of 200 sanitary toilets has reduced pollution and decreased health problems from which women in particular suffered (see box 2).

Box 2: Building sanitation facilities

In many rural communities, there are hardly any private or public toilet facilities. Most inhabitants use open fields in the coastal zone, which has resulted in widespread pollution of the coast. The rural poor women suffered the most, as the total lack of privacy compelled them to use the fields only before daybreak or after sunset. As a result, these women were plagued by various medical problems. Toilet building was thus suggested as a priority project.

ANAWIM selected women's groups that had been active for over a year, and which did not have any loan defaulters, to participate in the toilet-building project. Each group's members chose 10 beneficiaries from their group, and each beneficiary contributed Rs. 1,000 (about US\$25) to cover the costs of repair and maintenance. The cost of building the toilets was covered by a grant from the International Ocean Institute. As of October 2002, 200 toilets have been built.

The response was overwhelming. Not only has the building of toilets improved the rural women's health and the environment, but it has helped the women regain their sense of dignity and security.

Currently, ANAWIM builds the toilets through hired labour, but future plans are to train some women members in masonry, so that they may build their own toilets.

True to its goal of fostering self-reliance, ANAWIM has “exited” from five villages between 1993 and 2001. In those villages, the rural poor women manage all development activities, including the management of night schools and tuition centres for the children. The groups enjoy a high level of interest and morale among their members, and monthly meetings are always crowded, with 100 per cent member attendance.

An important impact of ANAWIM activities has been a visible boost in the self-confidence of the women, seen in the improvements in communication skills and heightened awareness of their problems and possible solutions. ANAWIM has supported *dalit* women in their efforts to decide on and build their livelihood security. As a result, the women have begun to depend less and less on factors that are outside their control, such as the moods of upper-caste landowners or the vagaries of the monsoons. They have learned to work together and present a united front, to challenge caste-based discrimination. Particularly with the earnings from the new, loan-funded income-generating activities, women feel that they are now respected in the family as well as in the villages.

By supporting the rural poor, especially the women, to make their own livelihood decisions and to discover the power of coming together as a group, ANAWIM goes a long way towards challenging and changing the local contexts of inequality and injustice. In the words of a president of a woman’s group in Mangalavadi village, “Since the women’s group was started, the women have been able to get together and unite for a common cause.... Now, the community knows that we women are capable of achievement”.



Vermi-culture training for members of a dalit women's group.

E. LESSONS LEARNED

1. Empowering women can lead to remarkable improvements in the quality of life for the entire family.

ANAWIM has found that women tend to be more receptive to new ideas, and are quick to adapt. In general, women tend to adapt well to group cooperation, which increases the effectiveness of the group-based development activities. Through heightened capabilities to work together for social justice, community improvement and income generation, women gain a greater sense of confidence, which enables them to actively take advantage of their new skills and opportunities to improve their lives, as well as those of their families.

2. Social mobilization and group formation are key to empowering the rural poor and to avoiding dependency.

Social mobilization, with a component of group formation, is essential for empowering the rural poor. Groups provide its members important psychological support. Within the groups, the rural poor can discuss common problems and unload some of the emotional burden of poverty and of daily discrimination. On a material level, the group savings give members access to credit. Villagers can also undertake larger community development projects, or make their voices heard by their local governments.

Development organizations should see themselves as “catalysts”, which can help link the different development actors and issues, rather than as essential service providers that may inadvertently foster dependency among the rural poor. A plan to “exit” from the communities is useful, to help keep this “catalyst” role in mind.

3. Addressing health and hygiene issues has physical and psychological benefits that also make economic sense.

In addition to the inherent benefit of good health, including emotional well being, there are indirect benefits that are crucial for the rural poor, such as increased productivity and resilience to adversity. Furthermore, good health helps the family avoid the burden of providing care and procuring treatment for sick family members, a costly matter that could easily wipe out a family’s savings.

4. Techniques do not have to be highly ‘advanced’ or complex to be effective.

Often, simple, appropriate remedies can be highly effective and sustainable (such as learning how to ride a bicycle). Attention should be paid to ensure that such techniques are environmentally friendly.

5. Loans should be provided at a low interest rate and channeled to income-generation activities.

The availability of micro-credit opens the door to possibilities for the rural poor to realize some of their dreams. Micro-credit should be accompanied by appropriate training, to facilitate the poor in using the loans wisely, such as for viable income-generating activities. This would also help them to avoid borrowing for consumption purposes from loan sharks at exorbitant interest rates, which traps them in a cycle of indebtedness.

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