



NATIONAL INTEGRATED WELFARE AND DEVELOPMENT TRUST (NIWAD)

Annual Report 2023- 2024

1.0 INTRODUCTION:

NIWAD Trust, a non-profit voluntary agency registered under the Indian Trust Act in 2005, was founded by Miss Selvarani with the mission of empowering women, conserving natural resources, and promoting sustainable agriculture through community-driven development. We work with the tribal community in Salem District, providing livelihood programs, skill development training, and environmental solutions to over 15,000 small and marginal farmers, tribal members, and unemployed youth.

2.0 VISION AND MISSION & VALUES:

2.1 VISION: Sustainable livelihoods for marginalized communities

2.2. MISSION:

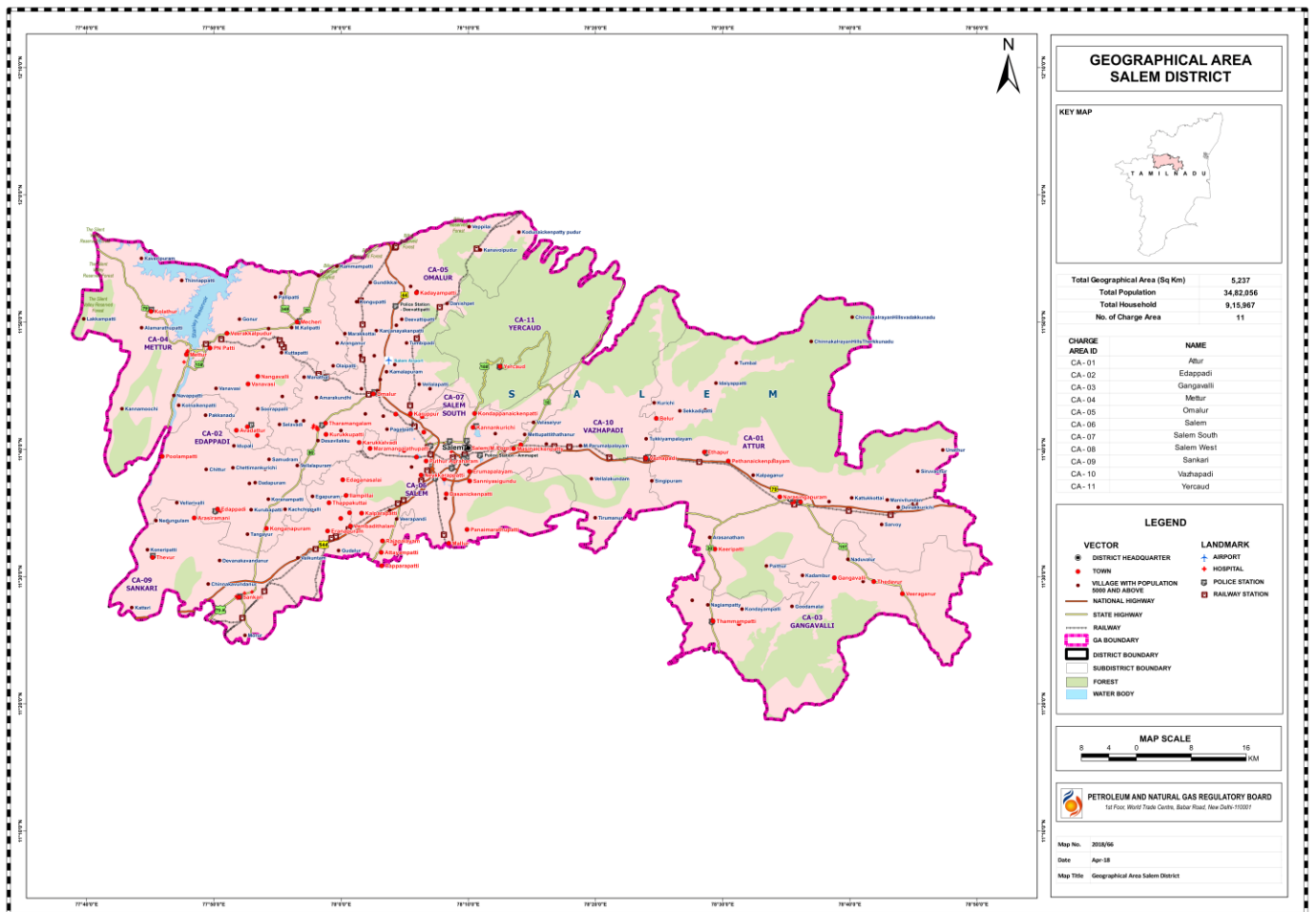
1. Facilitate opportunities for the underprivileged community to thrive in their livelihoods
2. Promote resilient farming for shared prosperity among farmers
3. Strengthen sustainable forest conservation practices among tribal communities
4. Build Farmer Producer Organizations for small and marginal farmers to secure their livelihoods

2.3. VALUES:

1. **Equality:** Ensuring equal opportunities for all farmers, regardless of background

2. **Innovation:** Pioneering new solutions to transform agriculture
3. **Transparency:** Upholding openness and clarity in our actions and communications
4. **Networking/Collaboration:** Building relationships and accessing resources to achieve our mission
5. **Self-Regulation:** Emphasizing ethical conduct, accountability, and transparency in our operations

GEOGRAPHICAL LOCATION:



PROGRAMMATIC GOALS:

1. Reach one lakh marginalized families in the next five years, including vulnerable communities
2. Stabilize agriculture for enhanced productivity and incremental income for at least 1 lakh farming households
3. Impact 50,000 households by creating access to affordable financial, social security, healthcare, education, and livelihood activities
4. Enable and empower indigenous communities towards conservation and development of natural resources
5. Showcase 50 model villages across five districts in northern Tamil Nadu and groom 100 leaders at Farmer Producer Company Limited

3.1. ORGANIZATIONAL GOALS:

1. Develop a comprehensive human resource strategy and implement capacity-building programs for existing staff
2. Increase financial sustainability through diversified funding sources and sustainable income-generating activities

3.0 Objectives:

4.1. Objective 1: Empower Marginalized Communities

1. Identify and support marginalized families
2. Build leadership skills and ownership through training and groups
3. Improve agricultural productivity and access to resources
4. Promote diverse income sources and livelihoods

4.2. Objective 2: Preserve Environment and Culture

1. Develop tribal hills with a focus on community empowerment, sustainability, and cultural preservation
2. Plant trees and build water storage structures to preserve traditions
3. Balance development with environmental and cultural protection

4.3. Objective 3: Foster Entrepreneurship and Growth

1. Support small businesses and entrepreneurs
2. Provide new skills and access to government resources
3. Advocate for tribal rights and improved access to education, healthcare, and sanitation

5.0 GEOGRAPHICAL COVERAGE:

S.no	Particulars	Numbers/Names
1	No.of States	Tamil Nadu
2	No.of Districts	Salem, Karur, Erode, Namakkal, Dharmapuri, Krishnakiri
3	No. of blocks	Salem: Ayothipattinam, Panamaratupatti, Sankari, Vazhappadi, Kadaiyampatti, , Omalur, , Thalaivasal, Yercaud, B, Tharamangalam, Mecheri, Namakkal: Mohaner, Erumapatti, Senthamangalam, Vennanthur, Mallasamuthiram, Tiruchengode, Pallipalayam, , Kollimalai, Pallipalayam, Namagiripettai.
4	No.of Village Panchayaths	226
5	No.of Hamlets	426
6	Farmers	68642

6.0 KEY STATISTICS:

Donor/Partners	Targeted Population	No. of Direct Beneficiaries	No. of indirect Beneficiaries Covered	Total No. of Beneficiaries
NABARD	193456	19990	59970	79960
Ministry of COIR BOARD	2856	260	650	910
Dept. of Agriculture & DWDA	165478	12600	44100	56700
Ministry of Tribal Welfare	13459	900	3375	4275
Dept. of Education	8796	800	3440	4240
Dept. of Town panchayat	11965	1430	5005	6435
Ministry of Forest & Environment	134258	22000	71500	93500
Dept. of Handloom	10426	1680	4620	6300
TWAD	27436	2040	8160	10200
DRDA	28563	2442	9768	12210
CSR	7886	210	840	1050
TOTAL	604759	64352	211428	275780

7.0 CONSTITUENTS / BENEFICIARIES

Partners/ Projects	Marginal Farmers	Tribal	Women's	Children's	Men	Total
NABARD FPOs	35468	22980	17986	3526	0	79960
Ministry of COIR BOARD - LEDP	520	130	260		0	910
Dept. of Agriculture & DWDA _Water conversation	28950	27400	350	0	0	56700
Ministry of Tribal Welfare - TBGP	0	4275	0	0	0	4275
Dept. of Education - Child welfare	0	0	0	4240	0	4240
Dept. of Town panchayat	0	0	1434	2356	2645	6435
Ministry of Forest & Environment - Tree Plantation	29426	35480	21359	7235	0	93500
Dept. of Handloom - LEDP	1820	0	1680	0	2800	6300
TWAD - Communication capacity building training village and water and sanction committee	0	0	3520	3260	3420	10200
DRDA - Sanitation	850	460	6500	2300	2100	12210
CSR - Village Development	257	0	400	316	77	1050
Total	97291	90725	53489	23233	11042	275780

8.0 Milestone:

Year	Milestone
2005	NIWAD Registered Under Indian Trust Act
2006	Received 12A, 80G Registration Certificates
2008	Received FCRA Registration Certificate and Number from Ministry of External affairs
2009	Best Social Worker Award given to Managing Trustee of NIWAD for District consultant in ATMA scheme by District Agricultural Department, Salem.
2010	NIWAD was selected as a member in Village Forest Committee Council in Salem District.
2014	Champions award for Promoting 300 SHG with 4500 members to Managing Trustee of NIWAD Trust under PUDU VAZHUVU SCHEME.
2016	Best Sanitation Ambassador Award for constructing 3213 Individual household latrin in Rural and 1017 in Urban in Salem District given Managing Trustee of NIWAD by DRDA - SBM Scheme – Salem.
2018	Award for Covering 5800 Small and Marginal Women farmers in Women empowerment & Farming Sector to Founder of NIWAD by Ministry of Rural Development and Panchayth Raj In Salem district.
2019	Champions award for promotion of 2000 JLG with 10000 beneficiaries to Managing Trustee of NIWAD by Bank of Baroda, Salem.
2020	Champions award for promotion of 1500 JLG with 7500 beneficiaries to Managing Trustee of NIWAD by Bank of Baroda, Salem.
2021	Chief conservative of forest as Mentor for Tribal interventions by Ministry of Tribal Welfare, Government of India.
2023	Received CSR Registration Certificate from Ministry of Corporate Affairs

9.0 Programme Highlights: 2023-2024

9.1. Agriculture and allied programs:

1. Formed 150 Farmer Producer Organizations (FPOs)
2. Trained 3,000 farmers in sustainable agriculture practices
3. Increased crop yield by 25%
4. Enhanced farmers' income by 30%

9.2. Environment and forest programs:

1. Implemented TBGP in 5 districts
2. Planted 1 lakh trees
3. Developed 500 acres of forest land
4. Engaged 500 community members in eco-development activities

9.3. Farm and off-farm convergence:

1. Supported 200 entrepreneurs
2. Enhanced exports by 40%
3. Increased income by 50%

9.4. Microcredit services:

1. Formed 350 Self-Help Groups (SHGs)
2. Disbursed loans worth Rs. 10 crores
3. Empowered 4,680 women

9.5. Joint liability groups and farmers' interest groups:

1. Formed 600 joint liability groups
2. Formed 150 farmers' interest groups
3. Enhanced farmers' income by 25%

9.6. Rural Infrastructure Development Programme

9.6.1. Water Conservation:

1. Channel clearance, widening, and deepening improved water flow efficiency by 30%.
2. Farmers experienced a 25-40% increase in crop production.
3. Water conservation measures saved an estimated 2 million cubic meters of water annually.

9.6.2. Farm Ponds:

1. 500 farming households benefited from reliable water sources.
2. Crop yields increased by up to 30%.
3. Farm ponds contributed to groundwater recharge and drought resilience.

9.6.3. Check Dams:

1. Soil erosion reduced by 50 tons annually.
2. Groundwater recharge increased, supporting sustainable water management.
3. Check dams mitigated flood risks and supported biodiversity conservation.

9.6.4. School Infrastructure Development:

1. Renovated classrooms, libraries, and sports facilities enhanced the learning environment.
2. Student enrollment increased by 15%.
3. Teacher morale and retention improved, leading to better educational outcomes.

9.6.5 Liveliness and Women Entrepreneurship:

1. 300 women benefited from entrepreneurship initiatives.
2. Household incomes increased by 25%.
3. Women's empowerment and leadership surged, challenging traditional gender norms.

Water Conservation Work



School Infrastructure Development Programme



10.0. Farmer Producer Organization (FPO):

NIWAD TRUST has promoted & established 4 FPO in the name of Arunuthumalai, NIWAD FPCL, Thuvaraga FPCL and Salem block goats to improve the wellbeing of farmers by increase production, affiliate the collective purchase and marketing and ensure the fair prices to farmer produces. Thuvaraga FPCL aims to support small-scale farmers in the production and marketing of milk and milk-related products, millet, and cattle feed. The FPO has successfully increased farmers' income and improved their livelihoods.

Millet Processing and Value Addition: Arunuthumalai FPCL set up a millet processing unit to produce value-added products like millet flour, flakes, and bread. This initiative has created a new market for millet farmers and enhanced their income.

Salem Black Goat Rearing: Salem black goats FPCL initiated a program to rear Salem Black Goats, a native breed, to promote sustainable animal husbandry practices and improve the livelihoods of goat farmers.

10.1. Impact

- a. **Increased Farmers' Income:** Our FPO and millet processing initiatives have increased farmers' income by 25%.
- b. **Improved Livelihoods:** Our programs have improved the livelihoods of over 500 farming families in Salem district.
- c. **Preservation of Native Breed:** Our goat rearing program has helped preserve the Salem Black Goat breed and promoted sustainable animal husbandry practices.



12.0 TRIBAL LIVELIHOOD SUPPORT PROGRAMME

Our livelihood support program means to provide sustainable livelihood and reducing vulnerability among tribal there by improving the living standards and conditions of the population in Panamarathupatty and Ayothiapattinam Block of Salem. There by encouraging them for restoration for of ecological balance in the village through sustained community action for the operation and maintenance of assets created. Assistance provided to the families of those who willing to do dairy, agriculture activity floricultures an economic activity that the people are already familiar with and due to its remunerative nature. Assistance offered to SHGs/ JLGs/ members through Linkages with Back ended schemes for better convergence.



TBGP Tamil Nadu biodiversity conservation and greening Project & Milk collection centre and Coir Training to Women SHG members

The Project consists of conducting socio economic survey in prescribed format supplied by the Forest Department, Participatory Rural Appraisal – PRA , Micro Planning , Formation of village Forest council , nursery raising, tree planting , formation of Self Help Groups (SHGs) , promoting small saving and micro credit , income generation training for alternate livelihood , revolving loan fund and recovery , conducting line department campaigns , Water conservation activities. , Percolation pond construction, Creating of social assets , marketing the products and facilitating to implement the programs with the collaboration of forest departments , soil and water conservation, organizing farmers collectives and case study preparation and Micro plan submission.

13.0 Sustainable Agriculture and Solid waste management Programme

It is a State Level network organized by our trust sustainable Agriculture, activity involves training support on Integrated farm management to the farmers, fodder hedges, Bio-mass production units, composting , herbal solution preparation and application, orchard forming, small animal rearing, seed banking, household garbage collection, segregation, bunding composting / vermin composting Awareness building on degradable and non-degradable watershed management, Green and environment awareness in schools, Commodity interest group formation and collectives .

15.0. NIWAD as a POPI Producers Organization Promotion Institution...

We NIWAD promoted Farmers Producers organizations with the guidelines of NABARD, in the name of Arunuthumalai Farmers Producers Organization, NIWAD Farmers Producers Organization from (APF), Salem Milk Producers Organization Company Ltd, Thubaraka Collective Farmers Producers Company limited and working as Cluster Promotional organization in EDI for Hand loom and silk Producers Organization in our district.

Interaction with farmers and Board of Directors of Farmers Producer Company Limited



17.0.Coir Training Programme: Empowering Women Entrepreneurs

NIWAD Trust has implemented a comprehensive Coir Training Programme to equip women with the skills and knowledge necessary to establish successful micro-enterprises. The programme has covered the following activities:



1. Refresher Training and Exposure Visit

A refresher training programme was conducted on March 13-14, 2024, at Kariyamanaglam for potential women entrepreneurs who completed the 90-day coir training programme. The exposure visit aimed to enhance their skills and knowledge in coir production.

2. Bank Linkage and Financial Support

NIWAD has facilitated bank linkages to provide financial support to 90 women SHG members who completed the coir training programme. PACCS, Kuralnatham, has extended credit support to these members, enabling them to produce coir fibre, mats, and ropes. The identification of credit-cum-subsidy schemes from KVIC, DIC, and Coir Board is underway, and members will avail themselves of these benefits soon.

3. Encouraging Micro-Enterprises

NIWAD has encouraged and motivated members to start micro-enterprises by seeking funding support from Federal Bank and marketing support through NIWAD FPCL. The NFPCL assists coir women entrepreneurs in purchasing raw materials at reasonable costs, setting up common facility centers for production, and selling finished goods through trade fairs, exhibitions, shops, and online marketing.

4. Refresher Training for Skill and Marketing Interventions

As part of the LEDP training programme, an exposure visit was organized for 25 women SHG members who completed the main training programme. The visit to Mangalam Coir Producer Company on March 13-14, 2024, aimed to enhance their skills in coir mat, fibre, and thread production. The training programme also covered marketing strategies and schemes for coir production.

The programme has empowered women entrepreneurs with the necessary skills, knowledge, and financial support to establish successful micro-enterprises in the coir sector.

18.0. Celebration of International Women's Day Event

The International Women's Day celebration commenced with an engaging icebreaker game to encourage active participation among community. The formal proceedings began with the delivery of the Tamil Thai Valzthu followed by a welcoming address delivered by the Secretary of PACCS. The ceremonial lighting of the lamp was conducted by esteemed guests and local community leaders.



The purpose of the event was expressively articulated by staff from NIWAD, stressing the historical significance of International Women's Day in advocating for gender equality and women's rights globally.

Despite progress in women's participation across various sectors, marginalized women communities continue to struggle for access to their rights, fair wages, equal work opportunities, and safety and security. The event served not only as a celebration but also as a platform for these women to express their demands for 50% equal rights.

Vijayan, a lead farmer from Kadaiyampatti block, shared his experiences combating issues such as female infanticide, early marriage, and widow remarriage, having handled over 100 cases to prevent illegal actions against women. Leaders from VDVK and AFPCL highlighted challenges in women's development due to lack of cooperation from other female members, emphasizing the need for women to identify their needs and approach relevant departments with determination.

Dr. Jegathambal, the chief guest from KVK, underscored the crucial role of women in agriculture and nutritional security, advocating for a change in societal attitudes towards women's care habits and their access to quality food.

R. Meera Bai, Managing Director of SCCB, shared her personal journey and stressed the importance of women taking leadership roles in accessing their rights and addressing issues faced in public spaces.

Concerns regarding women's safety and security were raised, emphasizing the need for proper education among men and youth. K. Narmadha, DDM of NABARD, encouraged women to approach tasks with determination and confidence, drawing from her own experiences to illustrate how women can overcome challenges with resilience.

The event concluded with the honouring of guests and community leaders, alongside a display of millet value-added products to promote awareness of the importance of cultivation, consumption, and commercialization for nutritional security. The meeting ended with a vote of thanks and the singing of the National Anthem.



Celebration of international women day – Guest DDM NANBARD, Project Coordinator KVK, MD Central Cooperative Bank

19.0. TRAINING TO THE SHGs LEADERS AND MEMBERS

Capacity building is the prime and foremost tool to run a SHG at anywhere and elsewhere. Keeping In mind the need and importance of capacity building training especially on skills upgradation in group management, financial management and book keeping training was given with the support of NABARD.

The training conducted details are:

S. No.	Date	Venue	No. of Participants
1	26.12.2023	Kondalampatti	50

During the training, Cluster Officer NABARD – Salem participated as the chief guest and delivered talks on the criteria to become a member in SHG, system of SHG functions, accounts management and leverage of micro enterprises towards sustainable livelihood. And added to that the origin of NABARD, statutory body of RBI and development initiatives in agriculture and allied sector. NABARD is not only serving to the development sector but also promoting micro and macro enterprises among the ultra-poor directly or along with the support of rural banks.

19.1. Manner of training imparted:

A rich experienced Regional Manager from Tamil Nadu Graman Bank and Chief Manager from Indian Bank invited who imparted training on SHGs formation, membership, savings, internal and external lending, Dos and Don'ts in the functions of SHGs, role of group representatives and members, criteria for promoting enterprises and credit linkages. Moreover, he briefly explained about book keepings and financial management for availing credit from the local banks or financial institutions. And the participants were insisted by the resource person and the eligibility of rating and the size of credit amount to start either micro or macro enterprises individually/group. In the training, IEC materials, training kits, tea and snacks, working lunch were provided and displayed charts and banners for easy understanding of SHGs norms. The training programme was planned by four sessions like forenoon and afternoon sessions included two sessions each. In which, input session, group discussions and demonstration etc. were adopted with the involvement of participants. At the end of the session a brainstorming was happened with women weavers to understand the status, scope , challenges and marketing strategy of fibre produce by weavers. , programme feedback was also collected and assessed the value of training.

End of the session Ms. Uma Natarajan, Cluster Coordinator given vote of thanks to the NABARD, Trainer and the participants.

19.2. Outcome of the training:

1. By the training, the participated SHGs women known the criteria for becoming a member in the SHGs i.e., the age 18-58, BPL, same village, 50 members in SHGs.
2. Understood on Group meetings and savings should be a regularised one.
3. Realised the need and importance of proper maintenance of books and registers.
4. Ways and means of savings and credit practices internal lending and recovery of small loans.
5. Understood about forward and backward linkages for promoting enterprises.
6. Clearly known about the supports of local banks, NABARD and NGOs for effective functioning of a SHG.
7. Trainees are requested to need Aari, Embroidery and innovative skill vocational training on weaving.

8. Finally, we concluded that the proposal will be submitted to NABARD immediately and promote women entrepreneurs to participate their improved economic segment to availing EDP training to get all benefits from the MSME.



Advance Training to SHG Members

20.0. Overall Impact:

1. 13,680 families benefited from our programs
2. Financial assistance of Rs. 21.16 crore provided through formal banking services
3. Crop production increased by 25%
4. Farmers' income enhanced by 30%
5. Women empowerment through microcredit services

21.0 Conclusion:

NIWAD Trust is committed to continuing its efforts towards empowering marginalized communities. We acknowledge the support of our partners and stakeholders and look forward to their continued collaboration.

22.0 Contact:

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