

KALVI KENDRA - Villupuram

ANNUAL REPORT for the period 2024 – 25

Director's Desk

Dear Members, Donors, and Partners,

As we reflect on the past year at Kalvi Kendra, we are filled with immense pride and gratitude for the collective efforts and milestones we have achieved together. Despite a landscape marked by numerous challenges, our commitment to our core mission on “Socio- Economic Empowerment of women, Poverty Reduction through Savings, Livelihood & Income Generation Activities, Environmental Protection, Holistic Community Development etc.” has been steadfast and fruitful, thanks to your unwavering support and dedication.

Looking Forward

As we look to the future, we are excited about sustaining the existing programs, our engagement with Govt. Projects and hoping to venture into new projects on “Strengthening our social centres through Training, Awareness Generation, Community Action Program & Social Action Program”. These initiatives are designed to deepen our impact and address the evolving needs of our target community. We are also committed to enhancing our sustainability practices, ensuring that our work continues to be impactful without compromising future generations.

None of our work would be possible without the hard work and passion of our staff, core team and volunteers, the generosity of our donors, and the collaboration of our partners. I am deeply thankful for every ounce of energy and resources that have been dedicated to our cause.

As we close this chapter and look towards a promising new year, I am filled with hope and excitement for what we will accomplish together. Let us continue to be inspired by the lives we touch and work together towards a brighter, more inclusive future.

Warmest regards,
Mr.S. Chinnappan,
Managing Trustee,
Kalvi Kendra.

Main Programs:

1. Women Empowerment:

1.1: "Women RISE" Project supported by OFI – Bangalore. Kalvi Kendra's major focus is to achieve gender equality and the empowerment of all women and girls. This involved addressing various structural, legal, social, cultural, and economic barriers that have historically placed women at a disadvantage.

The ultimate goal of our constant efforts is not just to improve the conditions for women, but to achieve a more just and equitable society for everyone by harnessing the full potential of half of the population. Empowering women is essential for economic growth, political stability, and social transformation.

- **Training and Refresher Training** to Follow-up of New SHG and strengthening of existing SHGs' animators conducted in the month of July'2025.

Aim of the training:

- A Follow-up training programs for the Animators of newly formed Self Help Groups (SHGs) and strengthening of existing SHGs was conducted to strengthen their skills, improve group functioning, and How to ensure facilitation on Community Development Activities.

The following topics are dealt in the training Programme:

- 1. Concept on SHG 2. How to administer the SHG 3. Rules & Regulations of SHG 4. Importance of periodical meetings & Savings 5. Importance & maintenance of SHG records 6. How to conduct the meeting and the Importance of passing resolution 7. Process and series of Loan packages.

Each Animator shared their SHG experience with the trainees. In this session, Coordinator reviewed the progress of recently formed SHGs and offer practical guidance to Animators on their roles and responsibilities.



➤ **Representatives Training:**

Training conducted to 60 representatives under Follow-up of New SHG program and 60 representatives of existing SHGs in the month of July'2025

Aim of the Training:

- A follow-up training programme was aim for the newly elected representatives and Existing Self Help Groups (SHGs) to strengthen their understanding of group management and improve their leadership skills and also aimed to reinforce the key concepts and provide practical guidance on effective functioning of SHGs and their effective participation in the SHG activities.
- **The following topics are dealt in the training Programme:**

1. Need and importance of SHGs
2. Roles and Responsibilities of Representatives
3. Importance and Maintenance of SHG Records
4. Characteristics of SHG Representatives
5. How to facilitate in the Group meeting.

Methodologies used in the Training Programmes:

The following are the methodologies used to conduct the training programme

- Lecture method
- Group discussion/ Group work
- Sharing by the participants
- Open forum discussion
- Awareness songs & games
- Ice breaking exercise
- Exposure visits





➤ **CLCC Meeting:**

Aim of the Meeting:

- The Cluster Level Coordination Committee meetings (CLCC) for all the 3 categories of SHG Animators were conducted to review the ongoing activities and strengthen coordination among Self Help Groups within the cluster and ensure smooth functioning of SHG activities.

Facilitating the CLCC meeting:

- The session began with a welcome address, followed by a detailed discussion on the progress of new, weak & existing SHGs, savings and credit activities, attendance, and documentation practices. The new animators were guided on key tasks such as group facilitation, record maintenance, follow-up on internal lending, and supporting the SHGs in attending federation-level meetings. The Animators are given the opportunities to share their successful activities and innovative experiences.

Identification of issues & finding solutions

Issues faced by groups - such as irregular meetings, repayment delays and challenges in maintaining records were presented and discussed. The committee provided practical solutions and action plans for improvement. Animators were assigned with specific follow-up responsibilities and to set-up timelines for review during the next CLCC meeting. Many Animators learned solution to solve some of the problems from the experiences shared by other Animators.



1.2: International Women's Day: Theme: "Accelerate Action".

It was a very meaningful and august occasion for all our women SHGs. We focused on **"Rights, Equality, Empowerment"**. We invited dignitaries from Govt depts., Health, Legal, Police and also three women representing 3 different religions to advocate Unity in Diversity.



Women's day celebration - @ KKTC - Villupuram



Women's day celebration in KK Cuddalore Office

1.3: Economic Empowerment of Women: KalviKendra has been working with poor women living below poverty line. Most of them are uneducated and not aware of availing loan through banks / MFIs. In this case, Kalvi Kendra has taken initiative to create awareness on financial inclusion and arrange / provide interest free loan (RF) for these poor women for their economic empowerment. As it is an interest free loan, women are able to repay and do not feel the burden of financial inadequacy. Besides women get opportunities to start IGA – (Income Generation activity) and become a self – earning entrepreneur.

➤ **Impact of Revolving Fund Distribution**

- ✓ **Increased Income and Financial Independence:** Women who received loans and grants from revolving funds often experienced a direct increase in their income levels, which contributed to greater financial independence and security.
- ✓ **Improved Social Status:** Economic empowerment led women to improved social status within the community and at home. This translated into greater influence in decision-making both within the family and in the community, promoting gender equality.
- ✓ **Reduced Poverty:** By providing women with revolving fund reduced the overall poverty levels in a community. Women will reinvest a significant portion of their income into their families and communities, multiplying the effects of financial empowerment.

Overall, revolving fund distributions for women's livelihood promotion are not just about providing financial resources; they're about fundamentally transforming the economic and social landscape for women. This transformation extends beyond individual beneficiaries to their families and communities, paving the way for sustainable development and a more inclusive economy.

1.4: Financial Inclusion & Empowerment (LIC –OGI Social Security Scheme)

- **Risk Transformation: Insuring Lives & Livelihoods:** All the existing SHG members need to be insured and their livelihood to be secured. In order to provide such assurance to our women SHG members, efforts taken to provide insurance to ensure financial security & risk coverage.
- **Achievement:**
 - **FY 2024-25- under LIC – OGI scheme, risk covered for 1339 SHG members under group insurance @ Rs. 6,57,166/-**
- **IMPACT:** This group Insurance provided financial security by compensating for losses in events such as accidents, illness, theft, or natural disasters. This means that individuals or groups can recover financially without depleting their savings or assets.



1.5: CREDIT LINKAGES with & ICICI Bank NABFINS [NABARD FINANCIAL SERVICES LTD]

Credit linkage for Self-Help Groups (SHGs), especially those comprised of women, plays a critical role in facilitating financial inclusion and empowering women economically and socially.

The women SHG members were given financial support to have regular access to continuous credit support and thus securing sustainable economic development by the poor rural women. Here are several key impacts of providing credit linkage to women in SHGs.

➤ **Achievement:**

- Financial Year 2024-25- under linkage with NABFINS programme 2056 ACs has been opened & women enrolled as members amount disbursed is @ Rs. 176010000
- ICICI Credit linkage Rs. 12,76,356 to 3012 number of members for Income Generation activities.



➤ **Key Impacts of Credit Linkage**

1.6: Economic Empowerment

- **Increased Access to Credit:** Credit linkage provided our SHG women with access to formal banking services, loans, and credit which they might not have access to individually due to lack of collateral or formal employment. When women have access to credit facility, they become self-independent & self-reliant.
- **Income Generation:** The empowered women members acquired entrepreneurial skills to become self-entrepreneur. With access to credit, women started or expanded their own petty businesses, leading to increased household income and financial stability.

1.7: Social Empowerment

- **Improved Status:** Economic independence improved women's status within their families and communities, giving them a stronger voice in both household and community decisions.
- **Education Opportunities:** Due to increased income, the children of our women especially girls got better educational opportunities which helped to break the cycle of poverty.
- **Health Access:** With better financial means, all SHG women are able to afford better healthcare for themselves and their families.

2. SKILL TRAINING :(Income Generation Activity)

2.1: Terracotta - Pottery wheel Training:

- **Objective:** To provide capacity building for traditional hand artisans on wheel training and enhance their skills for sustainable economic empowerment.
- **Impact:** 30 terracotta artisans have been trained on pottery wheel training for 60 days on designing, kiln and colouring. These artisans who were only used to hand pottery training are now trained on wheel training to increase their daily production and have increased income. This intense training was organised for 60 days @ the expense of Rs. 1, 40,000/- by KVIC – Ministry of MSME.
- **Tool Kit – Pottery Wheels: Electric wheels have been distributed for 60 artisans**involved in pottery making @ the expense of Rs.12, 00,000/ with the help of KVIC – Ministry of MSME. Now they are able to reduce the manual work and able to make new products like the shape of Gods, leaders, animals, fruits, various and thus they are able to have increased income.



Terracota – Pottery Training for women entrepreneurs

2.2: Aari work Training: Aari work training was given to budding women entrepreneurs for 30 days each in three different locations. An expert teacher and an assistant were appointed to impart the training, Tea and snacks were provided to all the trainees every day during the training. Certificates were distributed to the trainees. The trained persons have started their own business in small level with a strong conviction that this wonderful Aari work is gaining moment among both urban & rural women and especially young adolescent girls.

1. Karasanur Center:

- No of trainees: 21 / No of training days: 30 / No of trainers: 2

2. Nathapattu Center

- No of trainees: 23 / No of training days: 30 / No of trainers: 2

3. Madhurapakkam Center

- No of trainees: 20 / No of training days: 30 / No of trainers:2

Training materials: 29 items with Stand & raw materials provided to the trainees.



Success Story: It is worth mentioning that four women were able to sell their individual Aari work blouses and got the total profit of Rs.7,600/-. It is a real achievement for such women without even any tailoring background and having mastered this art in short span of time due to the expertise of good trainers and mutual motivation among the members.



3. Capacity Building Training:

3.1: DRDA staff training: (District Rural Development Agency) 30 DRDA staff have been given capacity building on “Role & Responsibility of office bearers, Entrepreneur development and field staff skill development training. The purpose of the training is to identify staff’s potentials, enhance their skills for proper implementation of the existing project. This training was organised by “DRDA Villupuram”.

3.2: Field Organizers training: 35 Field Organizers of KalviKendra were imparted useful training on “Financial Literacy & inclusion, field monitoring & evaluation and strategic planning for project implementation. All the staff got the opportunity to equip themselves with relevant skills.

3.3: SHG federation leaders training: 30 leaders of SHG federation were trained on “Group strengthening, financial management”. Such training has empowered the leaders with management skills for sustaining all the existing SHGs , strengthening the weak SHGs and scrutinizing the defunct SHGs.

4. EDUCATION

4.1: Education Program:

- **School going children coaching class:**

KK felt the need of initiating evening coaching centers for school going children. After identification of 3 needy villages, we were able to start 3 children evening

coaching centres. The three centres started in Vanur & Gingee block. We identified volunteers from the local community to conduct these coaching centres.

- **Activities:**
 - Orientation & initial training given to 6 volunteers.
 - Motivation session conducted for children to start children's clubs.
 - Skill training imparted on artificial jewel making to girl students
 - Learning materials & sports items distributed to all the children.
 - Orientation given to the parents on "importance of education, safe drinking water, health & hygiene"



4. 2 : MSW Students Internship: It is a regular agenda of KK to invite MSW students for an internship program. This year three students from Cuddalore College approached us for one month internship program. The students wanted to have an exposure in "community development program".

We arranged field visit in our target villages. During the field exposure, the students got the opportunity to gather relevant information on community mobilization, health & hygiene, climate change, women empowerment, Youth formation and child – friendly atmosphere in the village. The students also showed their enthusiasm by active participation in group discussion, family visit, conducting survey & awareness program for community people. On the whole, it was an enriching experience for the budding social work students.

4.3: "Facilitating Residential School for Drop out girl children of BPL – (Below Poverty Line) Families.

Kalvi Kendra availed an opportunity to engage with Education Dept of Tamil NaduGovt for facilitating a residential school for drop- out & out of school more than 100 girl children in Thirunavalur block of KallakurichiDist where rural female literacy is lower than the national

average and the male – female gender gap is higher than the national average as per the Human Development Index.

This scheme has been planned entirely for out of school girls in the age group of 10 + to 14 years, especially those belonging to Scheduled Caste, Scheduled Tribes, Other Backward Caste, minority communities and families below the poverty line. The main aim is to improve the educational levels of the girl children quantitatively as well as qualitatively in order to bridge the gap mentioned above and enable the disadvantaged girls to become “Educated & responsible Citizens of India”.

➤ **Objectives**

- Reintegrate poor dropout girls into the formal education system by providing access to quality education.
- Create a safe residential space for girls to continue their studies without external disruptions.
- Empower girls with life skills and vocational training to promote self- confidence & self – realization.
- Address psychological and emotional needs through counselling and mentorship.
- Raise awareness about the importance of girls’ education in communities.

➤ **Achievements**

- 14 potential dropout girls were re – enrolled into mainstream education.
- Girls from 6th to 8th std enhanced their self-esteem, confidence, and leadership skills.
- Girls equipped themselves with vocational skills that allow for economic independence.
- Due to school enrolment, early marriages and labour exploitation among girls has been reduced in target areas.
- There has been increased community awareness and support for girls' education.

➤ **Supply of Educational Materials:**

All the girls were provided with relevant educational materials for learning and thus equipping themselves with knowledge & grasping skills and having a conducive learning environment – Students were happy to receive single, two & four lines note books for cursive hand writing, World Globe in English & Tamil and Dictionary.



- **Construction of Temporary Kitchen Shed:** As the old kitchen building and the hostel is going to be demolished, we had to build a temporary kitchen shed to fulfil the immediate food needs of the girl students. We worked out a cost-effective plan to set up a small kitchen shed. We have done new flooring, plumbing work with water connection, Electricity connection and shifted all the equipments from the old hostel to the new temporary kitchen shed.



- **Dress Distribution:** We provided night dress, Casual dress, Bed Sheets, Towels, Inner wears, sleeping mats and Sanitary Napkins to the hostel students. A cloth drying stand was also provided to make it easier for the girls to dry their clothes and maintain physical cleanliness.



- **Incinerator Machine Installed:** Installing an incinerator in a girls' hostel is a practical, sanitary and empowering step. It supports menstrual hygiene management, encourages responsible waste disposal, and creates a safer and more respectful living environment for girls.



- **RO water System Installed:** The residential school has a drinking water facility with new RO water system. All the girl students are very happy to quench their thirst during this hot summer and have regular access to safe drinking water.
- **Important events Organised:**
 - ✓ **National Merit Scholarship Exam:** 13 students from 8thstd participated in the exam and came out with flying colours.
 - ✓ **Karate Competition:** 7 students achieved Dist First prizes & 3 students received second prizes.
 - ✓ **Health Camp:** Kk facilitated the staff to organise a health camp with the support of a medical team from Govt. Hospital. Basic health check up was done for all the students and health tips were communicated through IEC materials.

- ✓ **Vocational Skills training & Supply of Projector:** Students were given special training on Tailoring, Embroidery, Paper Craft, and Toys making to enhance their potential skills. A projector also was given to motivate the students for learning the subjects and provide quality education.
 - ✓ **Mobilization from Govt:** Kalvi Kendra advocated with the govt and mobilised Smart class lab, CCTV Camera and the renovation of the entire old school building.
 - ✓ **Purchase Committee:** The PC was formed to purchase and procure groceries and ensure quality, hygienic food for the students.
- **Important Tasks Completed**
- ❖ **Glass door** fixed between toilet & living rooms for health to provide a healthy & hygienic living conditions to the hostel inmates.
 - ❖ **Playground** was prepared in the adjacent plot for having outdoor games & activities
 - ❖ **Outcome:** Currently the school is able to maintain the standard almost equivalent to the existing CBSE board. All the students have adopted themselves to uphold punctuality, sincerity, discipline, hygienic practices. All the teachers are also committed to render their responsible service for the holistic welfare of the students.
 - ❖ **Follow up:** The staff took necessary efforts to enrol the outgoing 8th class students into 9thstd in another school and also arranged hostel facilities for their safe future.



PLAY GROUND WAS PREPARED IN THE ADJACENT PLOT TO THE HOSTEL

5. DIVYA Washing Machine Project

Distribution of Manual Washing Machine:

It is an innovative and a pilot programme supported by OFI Bangalore.

3 Manual Washing machines distributed to Veeranam Panchayat, Sendhanadu Drop out school and Singanur Tribal Girl Hostel. It doesn't require Electricity, Easy to operate by anybody and Eco-friendly. It is more useful to the girls student in the Residential Schools. Many Women are using this machine in Veeranam Community.



Manual Washing Machine demonstration to the girls' students.

6. "Splash for Life" Project - Disaster Risk Management

➤ Introduction:

Splash for life is an unique project supported by OFI – France. An existing structure which was created under Disaster Risk management Program had been implemented by Kalvi Kendra for a long time. It is now started converting into an inclusive social development center aiming to renovate the defunct swimming pool complex and revive its utility to promote sport as a means of social inclusion and community empowerment. The project supports the health and well – being & development of children, youth, women and marginalized community.

- **Swimming training pool:** As we had a place and an open well in the site which is near the town of Vikravandi 20 kms distance from Villupuram on the highway towards Chennai. We organized the training with the experienced volunteers from 11 villages who imparted proper training to women & children. Each year more than 200 students have been trained for 10 days during summer holidays as well as women SHG members also learned swimming.

➤ Restoration & Revival of "Swimming training pool "

We have already started to repair & renovate the following:

- A swimming pool of 15 meters in length & 8 meters in width
- Two separate toilets& shower facilities for women and men

- Four rooms for accommodation & activities
- An office for administrative purpose
- One kitchen
- One hall with seating for 75 people



7. Disaster Risk Management

7.1: Emergency response & Relief Distribution to the FENGAL Cyclone affected Families”

- **Introduction: “FENGAL” Cyclone** devastated Villpuram, Cuddalore, Kallakurichi Districts in T.N and Puducherry Union Territory in the first week of December 2024. When the cyclone made landfall along the coastal belt in T.N, it triggered an unprecedented heavy rainfall, storm winds over the coastal areas which received historical rainfall of 51 cm in 24 hours.

More than 1 lakh cubic water released from Sathanur dam in Thenpannairiver caused breaching of 13 lakes. Hence water level rose to the height of an average 5 fts in 120 villages of Villupuram District inundating several residential localities, knocking down trees, damaging crops.

Due to the immense support of OFI, Kalvi Kendra was able to carry out immediate relief service to most vulnerable, cyclone-affected families and distributed Rice & Bed Sheets to 2234 families.

- **Selection criteria of beneficiaries**

KK field staff visited the cyclone – affected villages in our working areas of Villupuram&Cuddaloredist, interacted with the community and identified the most vulnerable among the affected families and especially those households inundated by water and prepared the list of all beneficiaries.

We distributed relief packages to the families with the cooperation of SHGs in the concerned villages in order to avoid unnecessary quarrels & chaos among the public. On the whole, the relief distribution went on well in the villages under the guidance of our field staff and cooperation of our SHGs.

- **Relief Distribution details**

1. **Total blocks covered** :Kandamangalam, Vikravandi, Koliyanur in VillupuramDist & Cuddalore block in Cuddalore Dist.
2. **Total no of beneficiaries**: 1215 from SC / ST community & 1019 from BC community
3. **Total no of families benefitted**: 2234
4. **List of all the beneficiaries** : Collected & Documented





- **Disaster Risk Reduction Day** : Disaster Risk Reduction day has been conducted every year in Kalvi Kendra. The village leaders, SHG leaders, interested youth were participated in this programme. An expert from District Administration gave a motivation talk on the importance of Disaster Risk Reduction Activities.



Participants at International Day for Disaster Risk Reduction

8. RESOURCE CENTER

- **Skill Training for Rural Youth by Agaram Foundation**

Main Objective: A skill training programme for youth was conducted by **Agaram Foundation** at the **Kalvi Kendra Training Center** with the objective of enhancing employability and life skills among local youth. The programme focused on equipping participants with practical knowledge, basic technical skills, and career-oriented competencies relevant to today's job market.

Topics Covered: The training covered key areas such as communication skills, basic computer literacy, personality development, and career guidance. Interactive sessions, group activities, and practical exercises were used to encourage active participation and hands-on learning. Resource persons with relevant experience facilitated the sessions and provided guidance on career pathways and self-development.

A total of 100 youth participants from the surrounding communities attended the programme and showed keen interest and active involvement throughout the sessions. The training helped improve their confidence, awareness of employment opportunities, and readiness for further skill development or job placement.

Overall, the programme was successfully conducted and well received by the participants. The collaboration between **Agaram Foundation** and **Kalvi Kendra Training Center** contributed positively to youth empowerment and skill enhancement in the region.

9. Community outreach / Development Program

- ❖ **Orientation on Solar Energy to Women SHGs**

Resource Person: Mrs. Deepa Viswanathan – Professor, Mother Theresa University, Chennai.

Introduction: Resource person briefed about global warming and its impacts on the lives of the entire world population. He mentioned that China was the largest climate polluter, making up nearly 30% of global emissions. Top 20 global climate polluters — dominated by China, India, the United States and the European Union — were responsible for 83% of emissions in 2022. It is the dire need of the hour to change direction towards renewable energy. The participants were oriented on the following benefits of solar energy.



❖ Benefits of Solar Energy

Electricity Generation:

- **Solar Power Plants:** Large-scale solar power plants have been established across the country, contributing significantly to the national grid. These include both photovoltaic (PV) and concentrated solar power (CSP) plants.
- **Rooftop Solar Systems:** Increasingly popular in urban and rural areas, these systems allow households and businesses to generate their own electricity, reducing reliance on the grid.

Rural Electrification:

- **Solar Home Systems:** Small solar systems are providing electricity to remote and rural areas where extending the grid is not feasible.
- **Solar Lanterns:** These are used in off-grid areas to provide lighting, improving quality of life and enabling activities after dark.

Agriculture:

- **Solar Pumps:** Used for irrigation, reducing the dependency on diesel and electric pumps, which are often unreliable and expensive.
- **Solar Dryers:** Help in drying agricultural products, enhancing shelf life and reducing post-harvest losses.

Conclusion

As we reflect on the achievements and experiences of this year, Kalvi Kendra reaffirms its strong commitment to empowering children, youth and women through quality education, skill development and value-based learning. Despite various challenges, the collective efforts of our students, teachers, staff, volunteers, donors, and community members have enabled us to continue our mission with dedication and integrity.

The progress made in academic performance, life skills training, community engagement, women empowerment and infrastructure development stands as a testament to our shared vision of creating equal opportunities for every learner. Each milestone achieved this year brings us closer to building confident, capable, and socially responsible individuals.

We extend our sincere gratitude to all our stakeholders for their continuous support and trust. Their encouragement has been the foundation of our growth and sustainability. As we move forward, Kalvi Kendra remains committed to strengthening its programs, embracing innovation, and expanding its reach to serve more underprivileged communities.

With renewed determination and hope, we look ahead to the coming year, striving to scale greater impact and contribute meaningfully to the nation's educational development.
