



ANNUAL REPORT

2024/2025

Chairman's Note



It is with immense pride and a deep sense of purpose that I present the 45th Annual Report of the RDO Trust, a testament to another year of dedication and transformative change. This year, we've not only sustained our momentum but have also reached new milestones, solidifying our commitment to empowering rural communities.

Our core projects, during the year is the "Innovative Resilient Agriculture" initiative in the Nilgiris, supported by the Supraja Foundation, and the "Comprehensive Community Development Program" in Coimbatore, in partnership with ITC-CSR, have continued to yield significant results. These programs remain cornerstones of our work, equipping communities with the tools for sustainable growth.

This past year, we have witnessed the true power of scaling up our successes. The Green Women Compost Production Company, a groundbreaking social enterprise, has doubled its impact. The 40 women entrepreneurs, who transformed from sanitation workers to business leaders, have successfully expanded their mini-factory, now producing more than one ton of high-quality compost daily. This expansion is not just a testament to their entrepreneurial spirit, but a powerful model for a circular economy in sanitation and agriculture.

Our long-standing commitment to women's financial independence also reached a new height. This fiscal year, we are proud to announce a significant milestone: a staggering sum of Rs. 8.25 Crore was disbursed to our Self Help Groups (SHGs). This substantial financial support underscores the growing economic power of rural women and their ability to drive change in their communities. In addition, the SHGs promoted by RDO are getting financial support from Commercial banks and other MFIs.

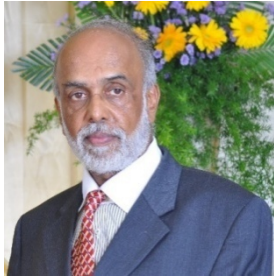
We also embarked on a new "Integrated Waste Management" project in partnership with the Micro-Land Foundation. Our initial survey in Ketty Town Panchayath revealed a daily waste generation of over 6,000 kg, data that will guide our efforts to create a sustainable, replicable waste management model.

Throughout the year, we were honored to host a number of eminent national and international visitors who provided invaluable suggestions and encouragement. We extend our sincere gratitude to all our partners—including Supraja Foundation, ITC-CSR, and Micro-Land Foundation—along with government departments especially, ICAR-IISWC, Tamil Nadu Agricultural University, and KVK and the media, for their crucial support.

Inspired by the successes of this year, we look to the future with renewed energy and resolve. With the continued support of our partners and the unwavering spirit of the communities we serve, we are confident in our ability to create a lasting, positive impact on rural communities throughout Tamil Nadu.

N.K.Perumal
Founder-Chairman

From the CEO's Desk



The year 2024 has been a very absorbing year of working in RDO Trust. The break after the pandemic intensified our work with three major Communities: Rural women through Self Help Groups, Conservancy workers – Green Women Sanitation workers and the Farming Community through our Innovative Resilient Agriculture Programme. Our major focus has been on the following main Verticals of:

Our major focus has been on the following main Verticals:

1. Women's Empowerment
2. Waste Management
3. Agriculture – Circular Economy

The Women Self-Help Groups supported by RDO Trust have been more sensitized to financial literacy when obtaining loans from formal Financial Institutions, and are educated not to fall under the clutches of Microfinance Institutions that charge exorbitant rates of interest.

This intervention addresses the following SDGs

SDG 1 – No Poverty: All forms of poverty must be eradicated worldwide.

SDG 2 – Zero Hunger: eliminate hunger, increase food security, improve nutrition, and promote sustainable agriculture.

SDG 3 – Good Health and Well-Being: Ensure healthy lifestyles and promote well-being for people of all ages.

SDG 5 – Gender Equality: Ensure gender equality and empower all women and girls.

The Integrated Waste Management initiative, which was undertaken since 2017, has gained momentum with the Green Women, organized as a Compost Production Company and efficiently managing this Social Enterprise as a financially viable model.

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SDG 3 – Good Health and Well-Being: Ensure healthy lifestyles and promote well-being for people of all ages.

SDG 5 – Gender Equality: Ensure gender equality and empower all women and girls.

SDG 8 – Decent Work and Economic Growth: Encourage long-term, inclusive, and sustainable economic growth, full and productive employment, and decent jobs for all.

SDG 11- Sustainable Cities and Communities: Create cities and human settlements that are inclusive, safe, resilient, and sustainable.

SDG 13 – Climate Action: Take immediate steps to combat climate change and its consequences.

The Innovative Resilient Agriculture Programme has successfully completed two years of implementation. The most rewarding being our work with the Irula and Kurumba Tribes in Bokkapuram Cluster. Similarly the farmers of Dhavanai and Kadanad Cluster have shown a lot of interest in moving towards Natural Farming by reduction of chemical inputs and following natural cultivation practices.

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SDG 3 – Good Health and Well-Being: Ensure healthy lifestyles and promote well-being for people of all ages.

SDG 13 – Climate Action: Take immediate steps to combat climate change and its consequences.

SDG 15 – Life on Land: Protect, restore, and promote the sustainable use of terrestrial ecosystems, manage forests sustainably, combat desertification, and stop biodiversity loss.

The above initiatives and impact were closely monitored and Micro-Land Foundation is keen to partner with RDO Trust to enable Ketty Town Panchayath to be a model Panchayath in Integrated waste management.

Similarly NABARD has come forward to explore the possibility of working with us on an Integrated Tribal Development Model in Bokkapuram Cluster.

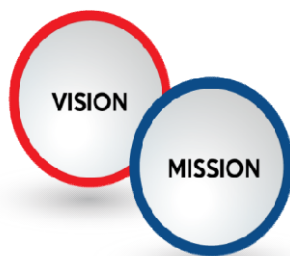
The year 2025 – 26 looks very promising for further up scaling our interventions and I would like to wish everyone all the very best.

S.Rajkumar
CEO

ABOUT RDO

The Rural Development Organization Trust (RDO Trust) was founded by Mr.N.K.Perumal Community Development worker in 1980. The Trust is committed to serve the rural community by promoting innovative solutions and advocates collective responsibilities. The organisation facilitates solutions by establishing and reinforcing relationships among stakeholders, indulges in capacity building, supports livelihood diversification to cope with climate change, and influences policy decisions at district, state, and national levels through practical ideas and networking of various systems.

RDO Trust's has expanded its path-breaking activities across India and has penetrated deep into the villages touching a number of livelihoods of the rural masses. The RDO team comprising dedicated and competent and well trained professionals and volunteers, through their exemplary work in education, women empowerment, water and sanitation, advocacy and lobbying, waste and faecal management have put different forms of sustainable livelihoods within the reach of the villagers. Due to such achievements and accomplishments, the RDO over a period of four decades has earned the respect of the community and successive Governments at the centre and states.



Vision: To build partnerships with the rural poor for positive social change through improved educational status & economic upliftment make a lasting impact on health, sanitation & personal hygiene of vulnerable communities.

Mission: RDO Trust is committed to serve the rural community by promoting innovative solutions and advocating collective responsibilities.

INNOVATIVE RESILIENT AGRICULTURE

The Innovative Resilient Agriculture (IRA) project, in partnership with the **Supraja Foundation**, successfully completed its second year of interventions from June 2024 to June 2025. The project's primary objective is to empower farming communities in the Nilgiris by promoting sustainable, natural farming practices. Over the year, the project's activities focused on two key clusters: Kadanad and Dhavanai, encompassing 19 villages. The IRA team conducted extensive training, formed self-governing Farmers' Groups, established demonstration farms, and implemented various community and educational initiatives. The project reached over 1,350 farmers through village awareness training programs and facilitated the formation of 27 farmers' groups with 540 members, marking significant progress toward its goals of fostering a resilient, farmer-led agricultural movement.

Baseline Survey

The second phase of the project commenced with a comprehensive baseline data collection. A total of 1,533 farmers from all 19 villages in the Kadanad and Dhavanai clusters were surveyed to establish a foundation for measuring future impact.

INNOVATIVE RESILIENT AGRICULTURE		
Kadanad Cluster		
Sl.	Name of Village	No of Farmers in Baseline Data
1.	Mel-Dhavanai	80
2.	Kil-Dhavanai	110
3.	Mel-Mallikorai	91
4.	Kil-Mallikorai	55
5.	Jakkalorai	56
6.	Kakeri	30
7.	Kilinjamora ,Nanthantty	23
8.	SakthiNagar	55
9.	Odaikadu	105
		605
Dhavani Cluster		
1	Odaiyatty	82
2	Odayaratty	77
3	Mavukal	48
4	Manathalatty	93
5	Battakorai	56
6	Kadaiyatty	58
7	Naduhatty	79
8	Kadanad	283
9	Kavilorai	130
10	Moththalatty	22
		928
	Total	1533

Village Awareness Training Programmes

The IRA project conducted village awareness training programs in collaboration with the KVK- Nilgiris and Horticulture Department in the following villages:

The one-day training programs focused on the following key topics:

- **Project Overview:** Participants were introduced to the objectives, activities, and expected outcomes of the Innovative Resilient Agriculture (IRA) program.
- **Farmer Involvement:** The importance of active farmer participation in the program was emphasized to ensure its success.
- **Complementary Schemes:** The Horticulture Department's supporting schemes were discussed to provide farmers with additional resources and benefits.
- **Movement Building:** Strategies for transforming the IRA program into a widespread movement in the Nilgiris were explored.
- **Bio-input Production:** Detailed information was provided about the production of natural fertilizers like panchakavya, jeevamrutham, and meenamilam. These natural fertilizers increase crop yield, improve soil health, and are environmentally friendly.

By covering these topics, the training programs aimed to empower farmers and build a strong foundation for the implementation of the IRA project in the region.

Date	Village	No. of farmers
01-07-2024	Mel Dhavanai	40
09-07-2024	Sakthinagar	50
15-07-2024	Mavukal	40
22-07-2024	Odayatty	70
29-07-2024	Battakorai	45
05-08-2024	Mel Mallikorai	23
12-08-2024	Kil Mallikorai	25
19-08-2024	Odayaratty	44
26-08-2024	Kadaihatt	29
28-08-2024	Kil Dhavanai	30
31-08-2024	Mel Mallikorai	40
02-09-2024	Kil Dhavanai	43
03-09-2024	Jakkalorai	18
09-09-2024	Manthalatty	22
16-09-2024	Manthalatty	36
30-09-2024	Kavilorai	45
16-10-2024	Kadanad	36
21-10-2024	Odakadu	27
28-10-2024	Hallaty-Naduhatty	30
05-11-2024	Kilinchimora Nandhatty	26
13-11-2024	Kil Mallikorai	32
26-11-2024	Odakkadu	67

30-11-2024	Kakkeri	22
09-12-2024	Kavilorai	42
23-12-2024	Odayaratty	51
04-02-2025	Mel Dhavanai	41
18-04-2025	Kavilorai	25
24-04-2025	Kavilorai	23
29-05-2025	Kadanad	58
30-05-2025	Kil Dhavanai	49
30-05-2025	Mel Mallikorai	23
02-06-2025	Manthalatty	25
03-06-2025	Manthalatty	46
03-06-2025	Kavilorai	23
10-06-2025	Jakkalorai	39
13-06-2025	Kadaihaty	36
16-06-2025	Naduhatty	49
	Total	1370



Formation of Farmers' Groups

To empower farmers and foster community-based initiatives, the RDO conducted agricultural extension activities in various villages within the Nilgiris district. These activities involved interacting with farmers, mobilizing them to form Farmers' Groups, and providing comprehensive training and support.

Sl. No.	Name of Village	No of Farmers in Baseline Data	Farmers group	No. of farmers
Kadanad Cluster				
1.	Mel-Dhavanai	80	1	20
2.	Kil-Dhavanai	110	2	40
3.	Mel-Mallikorai	91	2	40
4.	Kil-Mallikorai	55	2	40
5.	Jakkalorai	56	1	20
6.	Kakeri	30	1	20
7.	Kilinjamera ,Nanthantty	23	1	20
8.	SakthiNagar	55	1	20
9.	Odaikadu	105	1	20
		605	12	240
Dhavani Cluster				
1	Odaiyatty	82	3	60
2	Odayaratty	77	1	20
3	Mavukal	48	2	40
4	Manathalatty	93	1	20
5	Battakorai	56	2	40
6	Kadaiyatty	58	1	20
7	Naduhatty	79	1	20
8	Kadanad	283	2	40
9	Kavilorai	130	1	20
10	Moththalatty	22	1	20
		928	15	300

Selection & Establishment of Demonstration Farms

During the project period, a total of 16 demonstration plots were established to showcase sustainable agriculture practices:

- Nine plots were established in the first season.
- Seven additional plots were established in the second season.

In these plots, farmers successfully cultivated various crops using bio-inputs and climate-smart techniques.

An analysis of the entire cost-benefit of the nine Demo Plots yielded the following encouraging results.

	Expense	Income	Increase/Decrease	
Total Cost	4,84,550	4,27,270	57,280	11.82%
Yield	26,750	23,150	3,600	13.46%
Income	4,68,950	5,08,790	39,840	8.50%

- ❖ Reduction in Input cost - Cultivation cost
- ❖ Reduction in yield during the conversion from Conventional to Natural Farming
- ❖ Though there was a decrease in yield, there was an increase in income due to an improved quality of the vegetables grown that fetched a better procurement price

1st Season:

Sl. No.	Name of the farmer	Village	Demo Crop	Demo farm status
1	Sumathi/Raju	Mel Dhavanai	Carrot	Harvested
2	Malathi/Ravi	Mavukal	Carrot	Harvested
3	Gundan/Indira	Kadanad	Garlic	Harvested
4	Naveen/Ashwini	Mel Mallikorai	Carrot	Harvested
5	Malathi/Kannan	Kil Mallikorai	Carrot	Harvested
6	Rajammal/Lakshmanan	Jakkalorai	Carrot	Harvested
7	Yasodha/Devaraj	Manthalatty	Beetroot	Harvested
8	Nandhini/Sivakumar	Manthalatty	Beetroot	Harvested
9	Mani/Gangadharan	Manthalatty	Broccoli/Red Cabbage	Harvested



2nd Season:

Sl. No.	Name of the farmer	Village	Demo Crop	Demo farm status
1	Kumar/Chithra	Kavilorai	Garlic	80 days
2	Raju/Nanjayya	Odayaratty	Garlic	80 days
3	Radha/ Raman	Kil Dhavanai	Garlic	80 days
4	Jayanthi/Arjunan	Odayatty	Beetroot	60 days
5	Nirmala/Srikanth	Naduhatty	Beetroot	77 days
6	Kaliammal/Gundan	Kilinjimora	knool khol	Harvested
7	Chandran/J.Rangan	Battakorai	Black carrot	40 days



Farmer's Field School

1st Season: In partnership with TNAU-KVK, Farmer Field School on “Organic Carrot Cultivation” was conducted in Malathi/Kannan’s field of Kil Mallikorai village. This seven-week program was designed as a seven-module training and took place from November 13th to December 27th. Twenty-four farmers actively and regularly participated, along with the other farmers, and all were awarded participation certificates at the end.



2nd Season: Farmer's Field Schools are currently being conducted at all demonstration plots, as a continued Farmer to Farmer extension methodology. For each crop it is planned to undertake 3 FFSs: 1. Land preparation & Initial cultural activities during sowing. 2. Cultural operations – Pest and Disease management. 3. Crop yield and Income realized.



IEC Materials

IEC materials emphasizing the need to adopt more appropriate and alternative cultivation practices have been developed and distributed to farmers' groups. These materials highlight the benefits of transitioning away from conventional farming and utilizing bio-inputs. In collaboration with the Krishi Vigyan Kendra (KVK), an IEC material on Bio Inputs Preparation for Organic Carrot Cultivation have been developed and distributed to the farmers who attended Farmer Field Schools. A Case study on the IRA activities in the Masinagudi cluster was also developed and distributed.



Farmers from the Masinagudi area visited the Open Shell Farm of Swayyam NGO in Yelachetti, Bandipur.

Farmers from the Dhavanai and Kadanad clusters were taken to the Nammazhvar Organic Farming Research Centre in Coimbatore. During their visit, they were taught various natural farming methods and received a certificate of participation.



Selection of Cattle-sheds for improvement

Cattle sheds were selected for improvement as follows: In the Kadanad cluster, one cattle shed from Kavilorai was selected. In the Dhavanai cluster, four cattle sheds in Mel Mallikorai village and three in Jakkalorai village were selected.

Village	Farmer Name	No. of Cows
Jakkalorai	Indira/Shanmugam	2
	Salivan/Mallama	2
	Kannagi/Murugan	4
Mel Mallikorai	Vimala/Rangan	2
	Kannamal/Bheeman	4
	Kalavathi/Haridas	4
	Parvathi/Gandhi	3
Kavilorai	Ramesh	12



Production of Panchakavya – Jeevamirtham, etc

The farmers who were provided support for the improved cattle-sheds were trained on Enriched Farm Yard Manure and preparation of bio-inputs. Our Green Women Compost Production Company has been procuring and marketing the Bio-inputs produced by the Cattle shed farmers in Kurumbarpallam, Kadanad and Dhavanai.



Lab Testing of Co-compost

The co-compost produced by our Women Green Workers Compost Production Company at Ketti which is one of the main inputs used by our adoption farmers of the IRA Programme was sent for analysis four times during the reporting period.

Monitoring of pollutants in surface/ groundwater in the downstream

The water samples collected from the streams in the Dhavanai- Mallikorai region were submitted to the Erode Krishi Vigyan Kendra (KVK) for comprehensive analysis.

Soil and Water Conservation

The Agriculture Engineering Department was engaged to provide technical support for micro-catchment work in Dhavanai I, Dhavanai II, and Kaviorai. A joint field visit to these micro-catchments was conducted with their team. The department undertakes soil conservation work and the renovation/construction of water harvesting structures, with support from the project. However, there's been a delay in the department commencing this work. Additionally, the team also participated in a visit to Masinagudi concerning lift irrigation.



Production and sales of Vermicompost & Panchakavya by Tribal farmers of Masinagudi cluster

The continued production and sales of Vermicompost and Panchakavya by the Tribal farmers of Kurumbarpallam have been a very encouraging activity. A total quantity of 3 tons of vermicompost valued Rs.21,000 and 50 lts of panchakavya valued Rs.3,500 was procured from the 7 tribal farmers and marketed by Green Women Compost Production Company.



Block Demonstration

Ploughing operations are currently in progress for 49 farmers, covering approximately 49 acres across the villages of Kurumbarpadi, Kurumbarpallam, Thottlingi, and Thakkal. This is part of the ongoing Block Demonstration program in Masinagudi. Farmers in these areas are preparing their land to cultivate a variety of crops, including Tomato, Potato, Ragi, Beans, Garlic, and Lablab.



ITC MISSION SUNEHRA KAL

Comprehensive Community Development Programme

Solid Waste Management Initiatives

As part of our ongoing commitment to sustainable environmental practices, RDO Trust implemented Solid Waste Management (SWM) programs across seven Panchayats during the reporting year. These initiatives focused on three core components: Source Segregation, Home Composting & Cluster Composting.

A key objective was to build local capacity and foster long-term behavioral change in waste handling. To this end, we conducted 15 training and awareness sessions, reaching a total of 281 participants, including:

- Panchayat Green Workers
- Panchayat Officials
- Village Residents

These sessions emphasized the importance of waste segregation at the household level, composting of organic waste, and the proper management of recyclable and non-recyclable materials.

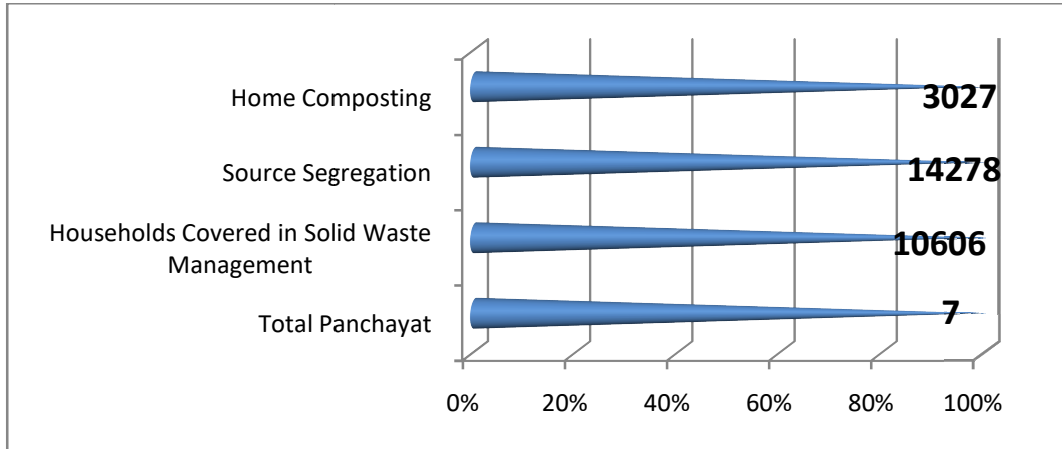
Through sustained community engagement, we reached 10,606 households, offering education and hands-on guidance in sustainable waste management practices. Our efforts led to the following key outcomes:

- 3,027 households adopted home composting techniques
- Cluster composting centers were established and strengthened to meet community needs
- Source-level segregation practices were implemented and improved in 14,278 households

These initiatives have resulted in a significant reduction in landfill dependency and have contributed to the creation of cleaner, healthier, and more environmentally responsible communities.



Environmental Impact of Sustainable Waste Management Practices



Health & Sanitation Meetings:

As part of our continued efforts to enhance public health and hygiene, 41 Health & Sanitation meetings were conducted across seven Panchayats during the reporting period. These sessions focused on raising awareness and educating community members on key topics, including:

- Toilet construction and proper usage
- Personal hygiene practices
- Solid waste management

A total of 490 participants took part in these meetings, comprising village residents, frontline health workers, and local leaders. Designed to be interactive, the sessions provided a valuable platform for discussing practical solutions, sharing best practices, and reinforcing the critical role of sanitation in community health.

These initiatives have led to increased awareness, positive behavioral change, and greater community participation in local sanitation efforts. These efforts have contributed to increased awareness, behavioral change, and greater participation in local sanitation initiatives.



School Infrastructure Development and Soft Components:

As part of our commitment to enhancing educational environments and promoting student well-being, we implemented a series of school infrastructure and soft component initiatives across 18 government schools in seven Panchayats, directly benefiting 2,677 students, with a primary focus on supporting girls' education.

Key Highlights

- **Community and Student Governance Engagement**
 - Conducted 28 School Management Committee (SMC) meetings and 27 Child Cabinet meetings.
 - These sessions introduced project objectives and clarified the roles and responsibilities of SMCs and Child Cabinets in the development and maintenance of schools.
- **Awareness through Creative Activities**
 - Organized drawing, essay writing, and oral competitions to actively engage students and raise awareness on solid waste management and environmental responsibility.
- **Major Infrastructure Improvements**
 - Construction and renovation of toilets to enhance sanitation facilities.
 - Upgrades to dining halls to improve the mid-day meal experience.
 - Renovation of classrooms to create a more conducive learning environment.
 - Installation of handwashing units to promote hygiene practices among students.
 - Provision of incinerators for the safe disposal of sanitary waste.
 - Application of roof cooling paint to regulate classroom temperatures and improve comfort.

These integrated efforts have led to significant improvements in both physical infrastructure and the overall learning atmosphere. They have also fostered a sense of ownership, responsibility, and active participation among students and school governance bodies.

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Promoting Model Schools

As part of our commitment to fostering child-friendly, sustainable, and inclusive learning environments, we implemented a series of targeted interventions aimed at transforming government schools into model institutions. Of the seven schools selected for this initiative, four have been successfully developed into fully functional model schools, while the remaining three are progressing steadily as emerging schools.

Key Focus Areas

- **Nutrition Gardens:** Supported the development of nutrition gardens to enhance mid-day meals and educate students on sustainable agriculture and healthy eating habits.
- **Waste Management:** Introduced solid and liquid waste management systems within school campuses to promote environmental responsibility and improve hygiene standards.
- **Handwashing and Hygiene Promotion:** Installed functional handwashing units and conducted regular hygiene awareness sessions to instill safe practices among students.
- **Infrastructure Development:** Upgraded essential facilities including toilets, drinking water systems, classrooms, and play areas, creating a safer, healthier, and more engaging school environment.
- **Inclusive Governance: Child Cabinets and School Management Committees (SMCs)**
 - Child Cabinets played an active role in organizing cleanliness drives, leading awareness campaigns, and representing student voices, thereby nurturing leadership skills.
 - SMCs were strengthened through regular meetings and training, ensuring effective community involvement and oversight in school development.

These integrated efforts have laid the foundation for holistic, community-driven education reform. The four model schools now serve as exemplary learning environments, while the three emerging schools are on a strong trajectory toward achieving the same standards.



Anganwadi Infrastructure Development and Soft Components:

In line with our goal of strengthening early childhood care and education, we implemented a series of infrastructure upgrades and soft component interventions across four Anganwadicenters in four Panchayats, directly benefiting 64 children.

Key Interventions

- **Infrastructure Development:** Upgraded physical facilities to create safe, child-friendly, and hygienic environments, fostering optimal conditions for early childhood development.
- **Community Engagement:** Strengthened four Mothers' Committees to promote active community participation and local ownership. These committees play a crucial role in:
 - Monitoring service delivery
 - Supporting child nutrition and hygiene
 - Facilitating regular feedback between parents and Anganwadi workers

These initiatives have significantly enhanced the quality of services delivered through Anganwadis while deepening community involvement in early childhood care and education.

Mother and Child Health

As part of our ongoing efforts to improve maternal and child well-being, we conducted targeted health and nutrition training sessions for 1,000 mothers across the project area.

Objective:

To prevent malnutrition and anemia among children and mothers by promoting nutritional awareness, early health interventions, and linkages to government health schemes.

Key Components:

- Educating mothers on the importance of balanced diets for themselves and their children
- Promoting early detection and management of anemia and growth delays
- Providing guidance on exclusive breastfeeding, weaning foods, and age-appropriate nutrition
- Raising awareness about iron and folic acid supplementation and routine health check-ups
- Facilitating access to government nutrition and maternal health programs

These trainings have empowered mothers with the knowledge and skills to make informed decisions about their own health and their children's nutrition—contributing to healthier families and more resilient communities.



SHG Formation & Adoption Programmes:

As part of our ongoing commitment to women's economic empowerment, we facilitated the formation and strengthening of Self-Help Groups (SHGs) and supported them through targeted adoption and income generation programs.

Key Achievements

- A total of ₹36.10 lakhs was mobilized from ICICI Bank to support income-generating activities, directly benefiting 115 SHG members.
- The financial assistance enabled women to start or scale up small enterprises, leading to increased household income and greater financial independence.

Financial Literacy & Scheme Linkage Training

To further build SHG capacity and promote responsible financial practices, we organized a comprehensive Financial Literacy and Scheme Linkage Training Program.

Program Highlights

- The training reached 658 women from various SHGs, equipping them with essential financial knowledge.
- Sessions were collaboratively conducted by RDO and ITC, with active participation from:
 - TNSRLM Panchayat Coordinators
 - Panchayat Presidents
 - PLF Cluster Coordinators
 -
- Each participant received a Financial Literacy Handbook, designed as both a learning tool and long-term reference.



Core Training Topics

- Budgeting and expenditure planning
- Savings and investment strategies
- Responsible borrowing and debt management
- Accessing credit, insurance, pensions, and government financial services

The program was met with overwhelmingly positive feedback from participants and officials alike, highlighting its relevance, practicality, and impact.



By enhancing financial literacy, we are empowering low-income women to make informed financial decisions—leading to greater economic resilience, self-reliance, and sustainable livelihoods.

Green Temple Initiative:

The Green Temple Initiative was launched to promote environmental sustainability and waste management practices within temple premises and among devotees. The program aimed to transform temples into models of ecological responsibility by integrating eco-friendly practices into their daily operations and rituals.

We organized a programme to inaugurate the Green Temple activity, which was officially launched by the District Collector. During the event, we presented the objectives of the Green Temple initiative and flagged off a vehicle carrying drums meant for waste segregation and installation in temples.

Key Achievements:

- **Baseline Assessment:** Collected baseline data from 201 temples to understand existing practices, infrastructure, and opportunities for green interventions.
- **Devotee Engagement:** Conducted orientation sessions for 3,540 devotees, raising awareness on the importance of environmental stewardship in religious spaces.
- **Reward & Recognition:** A Reward & Recognition program was held in three districts to honor the contributions of Donors, Temple Officials, Master Trainers, and Volunteers who actively supported waste management in temples. Certificates and tokens of appreciation were presented to acknowledge their efforts and encourage continued community participation in the Green Temple Initiative.
- **Capacity Building:** Provided targeted training to 296 temple officials & 264 community volunteers. These sessions focused on sustainable waste management, water conservation, plastic reduction, and energy efficiency within temple operations.
- **Leadership Development:** Identified and empowered 112 Master Trainers to lead local implementation and act as resource persons. Additionally, 117 donors were engaged to support the initiative through financial and in-kind contributions.
- **Program Rollout:** successfully initiated the Green Temple model in 370 temples, embedding environmentally responsible practices in their routine activities and festivals. This initiative not only enhances the environmental impact of religious institutions but also



Light House Initiative:

The Light House Initiative was launched with the objective of transforming select Panchayats into model communities for integrated sanitation and waste management. The program emphasizes localized, sustainable solutions, community participation, and capacity building to drive long-term impact.

Key Activities

- **Baseline Survey:** A comprehensive baseline survey was conducted to assess existing sanitation infrastructure, waste generation patterns, and community practices—providing a foundation for targeted interventions.
- **Installation of Liquid Waste Management (LWM) Plants:** Four LWM plants were installed in Sundakaraiputhur Village, Velliyankadu Panchayat, to treat and manage liquid waste efficiently and reduce environmental impact.
- **Information, Education, and Communication (IEC):** IEC materials were distributed widely to raise awareness on: Sanitation, Solid Waste Management (SWM), Liquid Waste Management (LWM) and Faecal Sludge Management (FSM)
- **Community Education on Faecal Manure Use:** Residents were educated on the safe and beneficial reuse of treated faecal sludge as manure in kitchen gardens and farming, promoting a circular sanitation approach.

Key Achievements

- **Widespread Awareness Generation:** Awareness campaigns successfully reached 17 Panchayats in the Karamadai Block, focusing on source segregation and proper waste management practices.
- **Capacity Building for Governance:** A Block-level stakeholders' meeting was organized under the Swachh Bharat Mission Phase II (SBM II). It provided training for Panchayat Secretaries and Block Development Officials to strengthen local sanitation governance.

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A. Swachhhta Hi Seva 2024

As part of the Swachhta Hi Seva (SHS) 2024 campaign, a series of community-led initiatives were organized across the Panchayats to promote cleanliness, sanitation, and environmental awareness. These activities emphasized collective action and fostered a shared sense of responsibility toward building cleaner and healthier communities.

- **Mass Campaign and Cleanliness Rally:** A large-scale cleanliness rally and mass campaign were conducted to eliminate black spots and clean public spaces. The events witnessed enthusiastic participation from community members, volunteers, school children, and local leaders, all united in their commitment to environmental sanitation.
- **Medical Camp and Felicitation of Green Workers:** A dedicated medical camp was organized for Panchayat Green Workers to ensure their health and safety. During the event, the workers were honoured for their tireless service and provided with essential protective materials including gloves, masks, and coats.
- **Village-Level Awareness Campaigns:** Awareness activities were conducted at the village level to sensitize residents about solid waste management and sanitation practices.
 - Community members took a pledge to adopt responsible waste disposal habits.
 - Tree planting drives were also carried out to encourage environmental conservation and enhance village green cover.

These concerted efforts significantly strengthened community engagement, improved local sanitation standards, and fostered a long-term culture of cleanliness, respect for green workers, and environmental responsibilities.



B) World Hand Wash Day

To promote hygiene awareness and encourage healthy habits among children, World Hand Wash Day was celebrated in five schools, engaging 176 students in meaningful learning experiences.

Key Highlights

- **Interactive Sessions:** Students participated in engaging discussions on the importance of proper hand hygiene for preventing illness and maintaining overall health. The sessions encouraged active dialogue and reinforced key hygiene messages.
- **Live Demonstrations:** Practical demonstrations were conducted to teach students the correct handwashing techniques using soap and water. Special emphasis was placed on critical moments for handwashing—before meals and after using the toilet.



This initiative helped cultivate lifelong hygiene practices among school children and underscored hand washing as a simple yet highly effective method for disease prevention and overall well-being.

C) World Toilet Day:

World Toilet Day was observed in two schools, engaging 28 students in activities aimed at raising awareness about the importance of sanitation and access to safe toilets.

Key Activities

Drawing, Essay, and Oral Competitions: Students participated in creative competitions that explored themes of proper sanitation, personal hygiene, and global challenges related to toilet access. These activities encouraged critical thinking and provided a platform for students to express their ideas through art, writing, and speech.

This observance served as a valuable opportunity to educate the younger generation about the vital role sanitation plays in ensuring health, dignity, and sustainable development, while fostering advocacy for improved hygiene practices in their communities.



D) International Women's Day:

International Women's Day was celebrated with a strong emphasis on empowering women through financial literacy and capacity building. The event brought together 270 Self-Help Group (SHG) members from various Panchayats.

Key Highlights

- Theme: *Financial Literacy for Women's Empowerment*
- Objective: To enhance SHG members' knowledge of financial planning, savings, access to credit, and government welfare schemes focused on women's economic advancement.

The program featured interactive sessions, expert-led discussions, and the distribution of financial literacy materials, creating a dynamic platform for women to engage, learn, and build confidence in financial decision-making.

This celebration not only recognized the invaluable contributions of women but also reinforced the importance of economic independence, helping participants take more active roles in both their households and communities.



GW-CPC

Building on the groundbreaking success of the "Green Women Compost Production Company Pvt. Ltd.," we are proud to announce a significant expansion of our factory this year. Thanks to **REPCO Home Finance** for their financial support of Rs.25, 00,000 to construct a factory. The 40 dedicated women who transformed from sanitation workers to thriving entrepreneurs have now scaled their operation, proving that this model is not only sustainable but also replicable and scalable.

The Green Women Compost Production Company has successfully expanded its factory, significantly increasing its production capacity. They are now producing more than one ton of high-quality, nutrient-rich compost daily, double their initial output. This enhanced production directly benefits a greater number of local farmers, providing a much-needed alternative to chemical fertilizers and further promoting organic farming practices. The compost a unique blend of human waste, cow dung, processed tea waste, wet waste, and bio inputs is enriching the soil and helping to create healthier, more sustainable agricultural ecosystems.

The success of this project continues to attract international attention. Following the praise from NITI Aayog and the visits from officials in Bangladesh, Kenya, Uganda, Tanzania, and Ethiopia, we have hosted additional delegations this year. These visits underscore the global significance of this circular economy model, which addresses critical issues of waste management, public health, and sustainable agriculture simultaneously.

This expansion is a testament to the power of empowering women entrepreneurs. The journey of these women, from door-to-door sanitation workers to leaders of a scaled-up, first-of-its-kind enterprise, continues to inspire. Their success not only provides a sustainable solution for waste management but also creates economic opportunities and a powerful blueprint for other communities to follow.



Integrated Waste Management in Ketty Town Panchayat



Building on our legacy of community-centric development, RDO Trust is now strengthening its integrated waste management initiatives in Ketty Town Panchayat. Our goal is to create a replicable model for waste management, focusing on recycling various types of waste to reduce landfills and their negative environmental impact. This initiative, a partnership with **Micro-Land Foundation**, takes a holistic approach to waste management.

A key element of our strategy is a "Circular Economy in Sanitation for Agriculture". This concept has already been successful in other projects, which involved recycling faecal sludge and grey water, and institutionalizing women sanitation workers into a social enterprise. The enterprise produces and sells co-compost, while farmers' producer companies focus on agri-business and act as the main outlet for marketing the co-compost. Our past work has also included the construction of Faecal Sludge Treatment Plants in partnership with two Town Panchayats, including Ketty, to streamline the recycling of biodegradable waste and faecal sludge into high-nutrient co-compost. This compost has been used by farmers to increase their yield and income, while also reducing their reliance on chemical fertilizers.

As part of the planning phase for the Ketty initiative, we conducted a two-month-long data collection and stakeholder consultation process. This included a meeting with the Chairperson and Ward members of the Ketty Town Panchayat to brief them on the data collection and the vision of making Ketty a model Panchayat. An exposure visit was also organized for key stakeholders from Ketty to the Resource Recovery Park in Perinaickanpalayam Town Panchayat to observe successful Solid Waste Management (SWM) practices firsthand.



Our data collection, conducted using the digital platform Kobo Collect, provided crucial insights into the waste management scenario in Ketty. The survey found that Ketty Town Panchayat generates a total of 6002.49 kg of mixed household waste per day. Of this, organic waste constitutes the largest fraction at 50.06%, followed by plastic waste at 35.50%. The data also showed that a significant portion of household waste is organic (36%), followed by plastic (35%), with paper/cardboard and glass making up smaller fractions. The collected data will inform a tailored and sustainable SWM strategy for the Panchayat.

Championing Rural Women's Empowerment and Financial Independence

Since its inception in 1980, the Rural Development Organisation (RDO) has been a steadfast champion for rural women's empowerment, focusing on their educational, economic, and social upliftment. Our journey began with the formation of village-level women's associations, creating platforms for collective action and advocacy. This foundational work paved the way for a pivotal collaboration with the Tamil Nadu State Corporation for Women Development in 1999, which has since brought over a million women into the fold of our Self Help Groups (SHGs). We have continued to dedicate significant effort to inclusively mobilize women from traditionally isolated communities, including Badaga and SC/ST women, ensuring their full participation in this empowerment process.

Recognizing that financial independence is key to lasting change, RDO has played a crucial role in linking these SHGs with a wide network of financial institutions. Our partnerships, including those with **ICICI Bank** and **Sangamithra MFI**, as well as with commercial and cooperative banks, ensure that rural women have robust access to the financial resources needed to launch and grow their entrepreneurial endeavors.

The fiscal year 2024-2025 has been a landmark year, showcasing the remarkable economic potential unlocked through these efforts. We are proud to announce a significant milestone: a staggering sum of Rs. 8.25 Crore was disbursed to SHGs. This substantial increase in capital is a powerful testament to the collective strength and self-sufficiency of the women we serve, empowering them to become agents of profound change within their communities. This legacy of empowerment continues to shape a brighter future for rural women in India.

Capacity Building on CSR to the NGOs in the Nilgiris

In a significant effort to enhance community development initiatives, a training session on Corporate Social Responsibility (CSR) fund mobilization was successfully held at the RDO's office. The training, led by renowned CSR professional Mr. Krishnasamy, was attended by representatives from 32 non-governmental organizations (NGOs) across the Nilgiris district. This capacity-building program aimed to equip local NGOs with the necessary skills and knowledge to effectively attract and manage CSR funds, ensuring a greater impact on grassroots-level projects and sustainable development in the region.

Acknowledgement

RDO extends its sincere gratitude to Supraja Foundation, Microland Foundation, WASTE, FINISH Mondial, ITC, Tamil Nadu Agricultural University, ICAR-IISWC, KVK, ICICI Bank, Sanghamithra Rural Finance Services, REPCO Home Finance, and countless individuals for their partnership in our endeavors.

We express our deep appreciation to the District Administrations of Coimbatore and Nilgiris, Round Table-Coimbatore, Panchayat Presidents of Kemmarampalayam, Tholampalayam, Maruthur, Kalampalayam, Velliyankadu, Nellithurai, and Thekkampatti, ITC (represented by Mr. Manish Kumar, Mr. Chandrasekhar and Mr. Dinesh Moorthy), the press, and media for their invaluable cooperation and support in the successful implementation of our projects.

RURAL DEVELOPMENT ORGANISATION					
"Gramya Bhavan", Aruvankadu-643 202, The Nilgiris. TN					
(CONSOLIDATED)					
BALANCE SHEET AS ON 31st MARCH 2025					
LIABILITIES		Rs.P	ASSETS		Rs.P
General Fund	45215694.76		Fixed Asset - Schedule I		9372054.33
Add : Excess of Income Over Income Exp.	2023272.44				
	47238967.20		LOANS ADVANCES AND DEPOSIT:		
Less: Amount Written off for the year	1369824.00	45869143.20	Mutual Funds	4100000.00	
			Advances Others	23402048.60	27502048.60
			CASH AND BANK BALANCES:		
			1.Foreign Contribution A/c		
			Cash in Hand		2500.00
			State Bank of India-Delhi -115588-(FC DB)	2387.12	
			Canara Bank-5230 (Main)	2187242.36	
			Axis Bank Coonoor-3662 (Supplementary)	424.00	
			Axis Bank, Ooty - 6002 (Supplementary)	2052.63	
			Canara Bank -7969 (Supplementary)	18751.00	
			South Indian - 1812 (Supplementary)	17140.20	2227997.31
			1.Local A/c		
			Cash in Hand		672.00
			Cash at Bank:		
			Axis Bank,Coonoor -6601	274848.76	
			Canara Bank Yedakkadu -11180	2205.00	
			Child Line-23311 Canara Bank	3026.50	
			ICICI Bank Ltd.- 0037	762444.69	
			Indian Bank Ooty-463106817	4455.52	
			Canara Bank-8431	1902.47	
			Syndicate Bank Gudalore-7760	8573.50	
			Canara Bank Yeallahanalli 18647	71518.65	
			Canara Bank Yeallahanalli 5446	5343.00	
			Axis Bank Coonoor-6501845 ITC	5527805.93	
			South Indian Bank - 1797	492.00	
			ESAF Bank-5513	101254.94	6763870.96
TOTAL Rs.		45869143.20	TOTAL Rs.		45869143.20
PLACE: ARUVANKADU			As Per Books of accounts made available verified		
DATE : 20.05.2025			and found correct		



For Rural Development Organisation

Managing Trustee

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