

# Village Service Trust

## Newsletter Summer 2025

### Debt, discrimination, drop-outs and dignity: all in a day's work

A recent UK volunteer, Maddie, spent a day with a field worker at one of VST's partners. This is what she learned

Jayarani is a staff member with SRED, a VST partner organisation which runs a women's development programme in Andipatty Taluk. Jayarani has a BA in commerce and 20 years experience in social work.

After drinking sweet tea with her and her colleagues at SRED's offices, we followed Jayarani to her first task of the day which was to check how SRED's tailoring training was getting on. One of SRED's objectives is to increase tailoring training for local women and they have managed to reach 40 out of 50 women, with courses lasting around three months. This training can be a lifeline for women who might not otherwise have a reliable source of income or who are living at home without paid work. By undergoing this training, the women can gain a certificate which will allow them to get a tailoring job, or perhaps even inspire them to build their own businesses. This project is in partnership with an organisation called Real Society. VST provides the funding for the materials and the teacher's salary.

After leaving the young women to head to her next task, we followed Jayarani down a beaten track from SRED's offices to wait for the bus. It arrived within 30 minutes, and we continued on to our next stop. The journey was rough and dusty, and we



**Jayarani, right, talks with Kavitha about boosting her earnings from her cows**

eventually got off at a remote point about 5km from our final destination. Jayarani mentioned that whenever she reaches this point, she often has to

wait ages because either the bus is unreliable, or because she has to flag down an auto-rickshaw or scooter to catch a lift. This time, we waited around 45 minutes before a bus finally came, and we were able to reach our destination at last.

We wandered through a small, remote village called Ariyapatti and then through open fields framed by

**Kavitha is one of 100 women whose earnings have risen**

glorious hills and swaying palm trees. Our destination was the home of Kavitha, a beneficiary of SRED's initiative to improve earnings for women who keep backyard cows for milk. Kavitha is one of 100 women that SRED has supported in developing sustainable livelihoods through animal husbandry. A member of a women's self-help group founded and supported by SRED for the past 15 years, she first took out a loan from the group to purchase a single cow. Over time, further loans allowed her to buy land from the landlord she once worked for, as well as more cattle - she now owns four cows. Beyond financial support, SRED provided vital training, including guidance on proper feeding, health monitoring, and milking techniques, and even helped cover medical costs for the animals. In addition to selling milk at 34 rupees per litre, Kavitha earns extra income by selling manure and calves.

She told us that in the past, each day she would tear off her wedding chain (equivalent to a wedding ring in India) and throw it at her husband's feet in frustration, fed up with her role as a housewife and her husband's alcohol problem. Today, however, she says she feels empowered, equal to her husband, and is deeply proud of the work she does.

We moved on to speak to another beneficiary, Meenakshi, a member of the same women's group. After taking loans from the group, Meenakshi increased her cattle from two to six, and now also has five goats. She sells the milk to middlemen who send it to be processed in factories. There are both advantages and disadvantages to the use of middlemen. Meenakshi is able to get an advance on payment for the milk, but because the beneficiaries are not trained enough to make direct sales to the factories themselves, it would ultimately be risky for them to do so. With that said, SRED intends to conduct a study to evaluate the possibility of getting beneficiaries to send their produce directly to government-funded and private dairy companies. Meenakshi also rents land nearby to grow millet which she sells and also uses to feed her livestock, a business generating Rs.40,000 (£400) per year. Meenakshi is an Arunthathiyar woman, and her successful livelihood is a way to maintain a sense of respect and dignity.



**Above: Jayarani with Meenakshmi, who has increased her livestock with loans through her self-help group. Below: Members of the adolescent girls' group**



She is an example of the multitude of success stories of women's groups and their members, whose activities help foster entrepreneurial acumen among women in marginalised communities.

After speaking to Kavitha and Meenakshi, we followed Jayarani back

into the village to attend the meetings of a local women's group and an adolescent girls' self-help group. The women's meeting was held because two members were refusing to repay their loans from commercial lenders. Despite the successes of women's self-help groups, this is a significant problem. Microfinance banks are independent banks which lend small amounts of money with high interest rates. The repayments increase exponentially if you do not pay on time. If the women do not repay these loans, then the lenders will badger them every day for the money, turning up at their doorstep in an aggressive manner. Jayarani along with the director of SRED sat down and spoke with the group members and the leader of the women's groups' federation, trying to persuade them why they should repay the loan. Fortunately, with the help of the other group members and SRED, the two women agreed to repay their loans by the end of the month.

**The sheer variety of girls' aspirations is testament to the progress made**



**Above: Jayarani meets with members of the women's self-help group in the village of Ariyapatti. Below: Jayarani with the Arunthathiyar children's group**



Before speaking with the girls from the adolescent self-help group, we were delighted by a surprise dance performance from two of the members. They performed a vibrant and complicated sequence to a lively Tamil song before sitting down with the rest of the girls to discuss the objectives of the group. The main discussion was the importance of staying in school and each girl was invited to share her hopes for the future, with dreams ranging from becoming a police officer, doctor, nurse, or teacher, to being a professional dancer. The sheer variety of the girls' aspirations is testament to the progress made in girls' education over the last 30 years, where historically most girls in the area would be confined to the household. One girl, Vidhya, had recently dropped out of school, and the group was trying to encourage her to return. Her situation highlighted a harmful but common belief that once girls reach puberty, they should stay out of sight because of the perceived "impurity" of menstruation.

**SRED, the Society for Rural and Environment Development, has been a partner of VST for more than two decades.**

**Led by Alagarsamy, SRED focuses on women's development, supporting women's and girls' self-help groups. There is a strong emphasis on encouraging microenterprise, supported by loans from banks and Antenna, a microcredit NGO. The groups also lobby the authorities for better village facilities.**

**SRED supports their efforts on gender issues such as domestic violence, child marriage and girls dropping out of school.**

When girls drop out, it's not just education they miss out on; they also become more vulnerable to child marriage. With too much idle time at home, some end up chatting with men online who persuade them to elope. Preventing child marriage is another of SRED's objectives and children's groups help with that aim. In Tamil Nadu girls can marry at 18 and boys at 21. SRED has worked in 12 villages for child marriage prevention, and of the seven reported cases this year, six were stopped. The 7th marriage took place as the girl's mother saw the marriage as a form of protection, struggling to care for her daughter due to her husband's alcohol misuse. The girl, just 17, later left the marriage and returned to her family with SRED's support. SRED hopes to eliminate child marriage entirely in these villages by next year.

After the two meetings, we followed Jayarani into the Arunthathiyar colony, the neighbourhood where this marginalised Dalit community lives. The houses here were clearly in poorer condition than those in the non-Dalit community we had just visited. Like the non-Dalit children's group, the Arunthathiyar children's group faces challenges with school drop-outs and the risk of child marriage. However, Arunthathiyar children are often at an even greater disadvantage due to factors like the lack of parental support, itself a result of economic hardship.

Similarly, the Arunthathiyar women's self-help group faces many of the same challenges as the non-Dalit group, particularly around high-interest commercial loans. However, SRED see greater difficulties with this in the Arunthathiyar communities. Not only do Arunthathiyar women lack skills and entrepreneurial resources, but they also struggle more to repay loans due to a lower average wage. This then puts a strain on the women's group credit facilities as they cannot maintain their own revolving fund to support microenterprises - eventually leading some groups to dissolve. SRED has helped these women overcome these issues by providing a small loan from Antenna Trust, a microcredit NGO.

After this, the day was over for Jayarani, and we waved goodbye to her as she boarded the bus to go home.

*Some names of beneficiaries and villages have been changed for privacy protection*

# Lorna's birthday wish— a gift to VST!



**Cutting it: Lorna puts her fundraising skills into action for VST**

One of our long-time supporters describes how she celebrated her 70th with a fundraiser for Village Service Trust

Having visited VST back in 1985 and subsequently been a regular donor of this wonderful charity, it

seemed an obvious choice for me to ask friends and family to give a donation in lieu of a gift to me for my 70th celebration. Let's face it we all already have too much 'stuff' and I certainly didn't want to add to mine!

I got in touch with Tony and we realised there was a bonus Global Giving day coming up with an additional 50% on gifts of up to £40. This helped to boost the total

raised. Overall the giving day brought in £2,500 and I think that maybe around £1,000 over the period of giving may have been attributed to my generous friends.

We had an amazing celebration with a ceilidh, every sport and craft as well as beautiful time on Dartmoor over a weekend with friends and family at the incredible Manor House near Okehampton.

The money will benefit the work of VST's women and girls programme, determined by the community for their most pressing needs. Everyone was pleased to learn more about the work of VST and I hope some may continue to follow and support it into the future.

It's an easy win-win opportunity!

Tony Huckle adds: I met Lorna Montgomery many years ago when we were both helping organise an Oxfam/Save the Children fundraising event.

Since then she has had a career in fundraising and lately started Bath Share and Repair shop where volunteers fix broken items and lend tools and equipment.

## How Global Giving can deliver a welcome boost to donations

Regular readers of the Village Service Trust newsletter may have noticed that we have started sending out mailings of our publications to coincide with Global Giving bonus days.

Global Giving is an international donation platform that supports organisations like ours with fundraising efforts by providing advice, an easy-to-use platform for payments and Gift Aid, and – crucially – bonuses on donations several times a year.

Each bonus day is slightly different, one is for gifts of \$100 or more, others add incentives for smaller donations.

The bonus money comes from corporate and individual giving to

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