



**Trust for Rural & Urban Social Transformation**

*Annual Report*

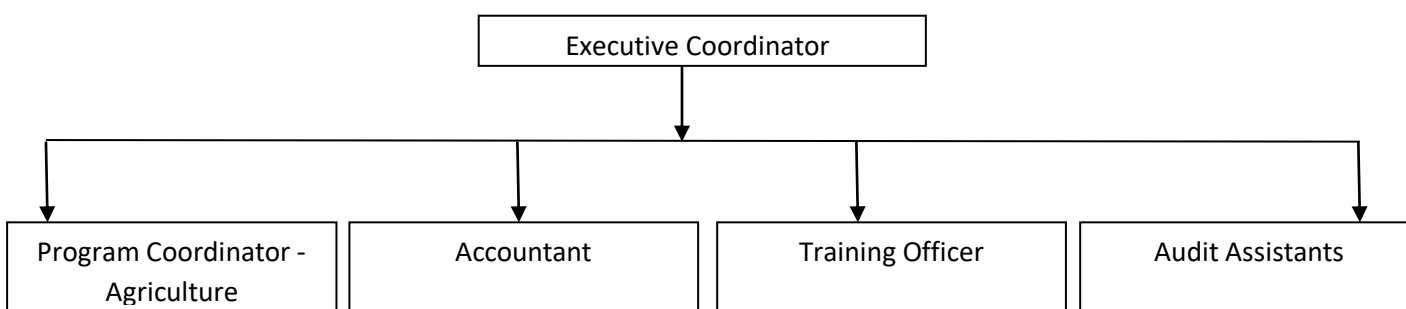
*April 2017 – December 2017*

## Trustees & Executive Team

Mr. R. Gopikanthan continues in his role as Managing Trustee of the organization. Dr. Aishwarya Arjun from Coimbatore, and our very own Mrs. M. Sampooram, former director of TRUST, also came on board in the last reporting period as the new trustees. Mr. R. Venkatachalam, the former Managing Trustee, has agreed to stay on as a consultant for TRUST.

Miss. M. Indhumathi, continuing in her role as Executive Coordinator, reports directly to the Managing Trustee.

The following is the organizational chart for TRUST's executive team.



## TRUST Objectives

- Support the various PPKs in uniting to form a single organization (now called the Women's Self-Help Initiative or WSI)
- Help WSI access credit from banks
- Ensure that WSI accounts verification and group audits are carried out carefully
- Assist WSI in staff development through timely review of its programs and providing staff with the required training to carry out project aims
- Maintain and further develop TRUST's agricultural resources to assure continued funding for the organization
- Commence construction of the TRUST office and a senior retirement home for the proposed program

## TRUST Consultation Program

TRUST undertakes various activities to further the development of women in its project areas. One such undertaking is to aid other community-based organizations that provide loans and other benefits to poor women. TRUST initially worked with the PPKs, which then became a single organization known as Women's Self-Help Initiative (WSI).

WSI was registered under the Indian Trusts Act, 1882 by the settler, Mr. R. Gopikanthan. TRUST helped WSI in managing their social development work and micro-credit on behalf of their constituents and their communities.

As a part of helping WSI establish itself, TRUST has been helping the organizations secure loans from ICICI Bank. Sharing 1% of the incentive with WSI will be decided once the loan recommendation becomes possible. The following table provides more detail.

#### ICICI Bank Loans Issued

| <i>S.No</i>  | <i>Block name</i>   | <i>Last year loan issued</i> |                 | <i>Current year loan issued</i> |                  | <i>Total loan issued</i> |                  |
|--------------|---------------------|------------------------------|-----------------|---------------------------------|------------------|--------------------------|------------------|
|              |                     | <i>Group</i>                 | <i>Amount</i>   | <i>Group</i>                    | <i>Amount</i>    | <i>Group</i>             | <i>Amount</i>    |
| 1.           | Ayothiyapattanam    | 23                           | 11552800        | 39                              | 15747000         | 62                       | 27299800         |
| 2.           | Panamarathupatty    | 20                           | 6575000         | 25                              | 11438500         | 45                       | 18013500         |
| 3.           | Salem               | 23                           | 8286700         | 44                              | 19464600         | 67                       | 27751300         |
| 4.           | Valapady            | 58                           | 24080000        | 59                              | 26788400         | 117                      | 50868400         |
| 5.           | Pethanaickenpalayam | 52                           | 21563000        | 72                              | 34887000         | 124                      | 56450000         |
| 6.           | Kabilarmalai        | 8                            | 2834000         | 3                               | 630000           | 11                       | 3464000          |
| <b>Total</b> |                     | <b>184</b>                   | <b>74891500</b> | <b>242</b>                      | <b>108955500</b> | <b>426</b>               | <b>183847000</b> |

#### ICICI Loan Repayment Details

| <i>S.No</i>  | <i>Block name</i>   | <i>Loan issued</i> |                  | <i>Loan repayment</i> |                |
|--------------|---------------------|--------------------|------------------|-----------------------|----------------|
|              |                     | <i>Group</i>       | <i>Amount</i>    | <i>Group</i>          | <i>Amount</i>  |
| 1.           | Ayothiyapattanam    | 62                 | 27299800         | 31                    | 1087796        |
| 2.           | Panamarathupatty    | 45                 | 18013500         | 26                    | 837269         |
| 3.           | Salem               | 67                 | 27751300         | 33                    | 1063420        |
| 4.           | Valapady            | 117                | 50868400         | 60                    | 2221473        |
| 5.           | Pethanaickenpalayam | 124                | 56450000         | 61                    | 2208696        |
| 6.           | Kabilarmalai        | 11                 | 3464000          | 3                     | 79352          |
| <b>Total</b> |                     | <b>426</b>         | <b>183847000</b> | <b>214</b>            | <b>7498006</b> |

Furthermore, as a part of its consultation program, TRUST carries out external group audits on behalf of the organizations we help. This is in addition to continuing to complete accounts verification for the organizations on a quarterly basis. Following are the details of the audits completed for WSI.

#### Group Auditing

| <i>S.No</i> | <i>Block name</i> | <i>Total Target</i> | <i>Completed</i> | <i>Pending</i> | <i>%</i> |
|-------------|-------------------|---------------------|------------------|----------------|----------|
| 1.          | Ayothiyapattanam  | 223                 | 223              | 0              | 100      |
| 2.          | Panamarathupatty  | 119                 | 119              | 0              | 100      |

|              |                     |            |            |           |           |
|--------------|---------------------|------------|------------|-----------|-----------|
| 3.           | Salem               | 139        | 137        | 2         | 99        |
| 4.           | Valapady            | 190        | 190        | 0         | 100       |
| 5.           | Pethanaickenpalayam | 228        | 227        | 1         | 99        |
| 6.           | Kabilarmalai        | 89         | 70         | 19        | 79        |
| 7.           | Puducherry          | 8          | 8          | 0         | 100       |
| <b>Total</b> |                     | <b>996</b> | <b>974</b> | <b>22</b> | <b>98</b> |

## TRUST Insurance Program

TRUST continues its partnership with the Life Insurance Corporation of India (LIC) with the aim to provide low-income women and their families with at least minimal insurance coverage. This program provides poor families in our project areas with information about and access to LIC schemes such as Jeevan Madhur (life insurance plan) and Jeevan Mangal (term assurance plan). The Jeevan Mangal program was transferred to be run by WSI once they were approved by LIC. The following tables provide further detail.

### New Policy Details

| <b>S.No</b>  | <b>Block name</b>   | <b>Jeevan Madhur Member Enrollment (2007 to 2012)</b> | <b>Jeevan Mangal Up to March '2017</b> | <b>Jeevan Mangal Member Enrollment(April'2017 to December'2017)</b> | <b>Total</b> |
|--------------|---------------------|---|--|---|--------------|
| 1.           | Ayothiyapattanam    | 4213  | 620                                    | 19  | 639          |
| 2.           | Panamarathupatty    | 3665  | 618                                    | 16  | 634          |
| 3.           | Salem               | 3095  | 592                                    | 19  | 611          |
| 4.           | Valapady            | 3431  | 1354                                   | 6   | 1360         |
| 5.           | Pethanaickenpalayam | 3914  | 1039                                   | 48  | 1087         |
| 6.           | Kabilarmalai        | 1867  | 13                                     | 0   | 13           |
| 7.           | Puducherry          | 0   | 0                                      | 14  | 14           |
| <b>Total</b> |                     | <b>20185</b>  | <b>4236</b>                            | <b>122</b>  | <b>4358</b>  |

### LIC Maturity Details

| S.No         | Block name          | Documents submitted for maturity claim |              | Total        | Maturity claims received |              | Total        | Pending     |
|--------------|---------------------|--|--------------|--------------|--------------------------|--------------|--------------|-------------|
|              |                     | Up to last year                        | Current year |              | Up to last year          | Current year |              |             |
| 1.           | Ayothiyapattanam    | 3001                                   | 520          | 3521         | 2677                     | 287          | 2964         | 557         |
| 2.           | Panamarathupatty    | 1784                                   | 495          | 2279         | 1451                     | 228          | 1679         | 600         |
| 3.           | Salem               | 1668                                   | 409          | 2077         | 1473                     | 98           | 1571         | 506         |
| 4.           | Valapady            | 2316                                   | 347          | 2663         | 1968                     | 282          | 2250         | 413         |
| 5.           | Pethanaickenpalayam | 2665                                   | 453          | 3118         | 2374                     | 204          | 2578         | 540         |
| 6.           | Kabilarmalai        | 158                                    | 173          | 331          | 87                       | 115          | 202          | 129         |
| <b>Total</b> |                     | <b>11592</b>                           | <b>2397</b>  | <b>13989</b> | <b>10030</b>             | <b>1214</b>  | <b>11244</b> | <b>2745</b> |

### LIC Life Insurance Claims

| S.No         | Block name          | Documents submitted for life insurance claim |              | Total      | Life insurance claims received |              | Total      | Pending  |
|--------------|---------------------|--|--------------|------------|--------------------------------|--------------|------------|----------|
|              |                     | Up to last year                              | Current year |            | Up to last year                | Current year |            |          |
| 1.           | Ayothiyapattanam    | 69   | 3            | 72         | 65                             | 3            | 68         | 4        |
| 2.           | Panamarathupatty    | 64   | 3            | 67         | 55                             | 9            | 64         | 3        |
| 3.           | Salem               | 42   | 1            | 43         | 37                             | 5            | 42         | 1        |
| 4.           | Valapady            | 79   | 0            | 79         | 68                             | 10           | 78         | 1        |
| 5.           | Pethanaickenpalayam | 86   | 1            | 87         | 75                             | 12           | 87         | 0        |
| 6.           | Kabilarmalai        | 27   | 4            | 31         | 20                             | 11           | 31         | 0        |
| <b>Total</b> |                     | <b>367</b>                                   | <b>12</b>    | <b>379</b> | <b>320</b>                     | <b>50</b>    | <b>370</b> | <b>9</b> |

## TRUST Training Program

TRUST uses this program as one more platform from which to share knowledge and expertise, raise awareness of social and economic issues affecting our project areas and provide a variety of skill building training. Training exercises are conducted both for women from our project areas, as well as other community-based organizations. The training exercises cover a wide range of topics and are tailored to suit the needs of the audience. Topics covered in each module include the following.

### Module 1:

- Women's status in ancient days
- Female infanticide
- Sexual harassment and sexual abuse
- Human and women's rights - social, economic and political
- Women's literacy
- Need for awareness - superstitious beliefs
- Need for political empowerment
- Equal participation and collective leadership
- Aims and objectives of Self-Help Groups (SHGs)
- Need for the integration of SHGs
- Formation of the PPKs
- Introduction of TRUST
- Eligibility requirements for a SHG to attain an "A" grade
- Importance of auditing and documentation
- Role of animators
- Eligibility requirements for loan assistance/loan assessment
- Increasing savings amount in SHGs
- Future plan of Women's Self-help Initiative

| S.No         | Block name          | Target groups | Completed groups | Balance groups | %          |
|--------------|---------------------|---------------|------------------|----------------|------------|
| 1            | Ayothiyapattanam    | 232           | 200              | 32             | 86%        |
| 2            | Panamarathupatty    | 100           | 86               | 14             | 86%        |
| 3            | Salem               | 139           | 135              | 4              | 97%        |
| 4            | Valapady            | 180           | 165              | 15             | 92%        |
| 5            | Pethanaickenpalayam | 222           | 204              | 18             | 92%        |
| 6            | Kabilarmalai        | 79            | 60               | 19             | 76%        |
| 7            | Puducherry          | 13            | 10               | 3              | 77%        |
| <b>Total</b> |                     | <b>965</b>    | <b>860</b>       | <b>105</b>     | <b>90%</b> |

### Module 2:

- Definition of Communication
- Various types of communication
- Body language
- One-way and two-way communication
- Advantages and disadvantages of both
- Communication gap - Game
- Communication methods
- Pictorial communication
- Communication media

- Traditional communication (eg., therukoothu, pommallattam, etc.)
- Modern communication (TV, radio, cinema, cellphone, etc.)
- Advantages and disadvantages of cellphone/TV
- Effective communication (Examples of famous political leaders)
- Role play, awareness songs, debate, and instant topic given

| S.No         | Block name          | Target groups | Completed groups | Balance groups | %         |
|--------------|---------------------|---------------|------------------|----------------|-----------|
| 1            | Ayothiyapattanam    | 232           | 132              | 100            | 57        |
| 2            | Panamarathupatty    | 100           | 91               | 9              | 91        |
| 3            | Salem               | 145           | 145              | 0              | 100       |
| 4            | Valapady            | 168           | 150              | 18             | 89        |
| 5            | Pethanaickenpalayam | 217           | 152              | 65             | 70        |
| 6            | Kabilarmalai        | 79            | 29               | 50             | 37        |
| 7            | Puducherry          | 13            | 10               | 3              | 77        |
| <b>Total</b> |                     | <b>954</b>    | <b>709</b>       | <b>245</b>     | <b>74</b> |

### Other TRUST Activities

1. TRUST purchased 2.52 acres of land in Karumapuram in April 2016 for the purpose of building a permanent office, and a senior retirement home. The trustees and consultant discussed plans for the building and construction during the Trustees Meeting.
2. Karumandurai Land:
  - A. The aricanut grove at Kilakkadu has been leased out for one year in September 2017.
  - B. 1300 new aricanut plants and banana trees were planted in Kilakkadu during November 2017.
  - C. The seven-acre mango grove in Sellankurichi was also leased out for one year in September 2017.

### Conclusion

In addition to successfully proceeding with existing project work, the purchase of the Karumapuram land has opened new opportunities for TRUST in the future. This land provides TRUST with the ability to explore new directions and grassroots programs that can help the organization achieve its vision.