



Trust for Rural & Urban Social Transformation

Annual Report

April 2016 – March 2017

The period between April 2016 and March 2017 has seen TRUST continue to progress closer to our overall organizational goals, as well as our current objectives. Now working primarily in Tamil Nadu's Salem district and Puducherry, TRUST has seen many changes during the reporting period.

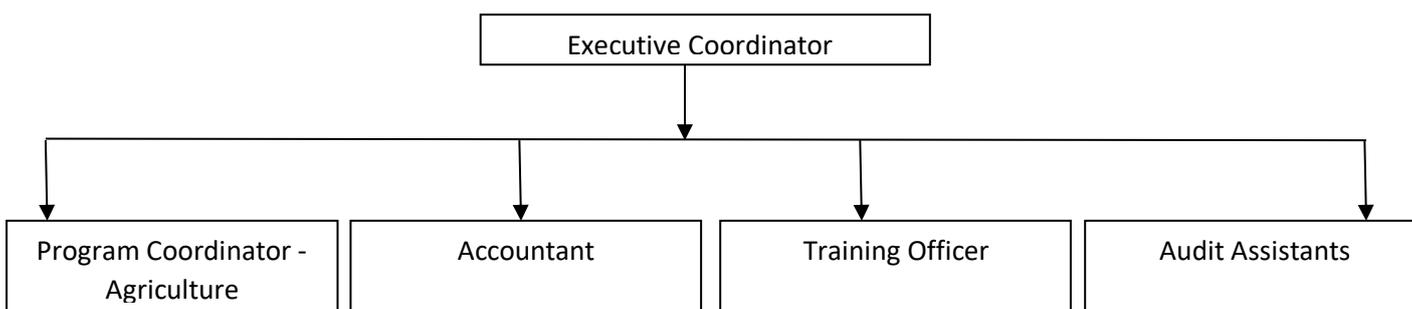
Trustees & Executive Team

Chairman and Managing Trustee, Mr. R. Venkatachalam stepped down from his position on December 31, 2016. Mr. R. Gopikanthan was appointed as his successor to lead the organization. Furthermore, it is with sadness we note that long-term trustees, Mrs. Hema Sathyamoorthy and Mr. Prabhuraj Ramadass, have ended their tenure due to moving abroad, though they stay on as advisors.

However, we are pleased to welcome two new trustees who have come on board. Dr. Aishwarya Arjun from Coimbatore, and our very own Mrs. M. Sampooram, former director of TRUST. Mr. R. Venkatachalam has been asked by the current board to stay on as a consultant for TRUST.

Miss. M. Indhumathi has been appointed the Executive Coordinator as of December 15, 2016 and reports directly to the Managing Trustee.

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



TRUST Objectives: 2016 – 2017

- Support the various PPKs in uniting to form a single organization (now called the Women's Self-Help Initiative or WSI)
- Help PPKs access credit from banks
- Ensure that the PPKs accounts verification processes and group audits are carried out meticulously
- Assist PPK in staff development through timely review of the 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
- Purchase land to build the TRUST main office, and a senior center 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. Until their transformation into WSI in January 2017, TRUST helped the PPKs in managing their social development work and micro-credit on behalf of their constituents and their communities.

Between April and December 2016, TRUST's sole responsibility under its consultation program has been to help the PPKs establish themselves, continue social and economic activities, and sustain the best practices that were ingrained in them from the beginning of their evolution starting out as a part of TRUST's Self-Help Groups to becoming PPKs, and now ultimately, WSI.

As a part of helping the PPKs establish themselves, TRUST has been helping the organizations secure loans from ICICI Bank. The following tables provide more detail.

ICICI Bank Loans Issued

S.No	Block name	Last year loan issued		Current year loan issued		Total loan issued	
		Group	Amount	Group	Amount	Group	Amount
1.	Ayothiyapattanam	148	50829800	23	11552800	171	62382600
2.	Panamarathupatty	180	56529641	20	6575000	200	63104641
3.	Salem	141	41057690	23	8286700	164	49344390
4.	Vazhapadi	187	55829700	58	24080000	245	79909700
5.	Pedhanaickenpalayam	208	73913066	52	21563000	260	95476066
6.	Kabilarmalai	60	16131080	8	2834000	68	18965080
Total		924	294290977	184	74891500	1108	369182477

ICICI Loan Repayment Details

S.No	Block name	Loan issued		Loan repayment		Pending	
		Group	Amount	Group	Amount	Group	Amount
1.	Ayothiyapattanam	171	62382600	133	54460346	38	7922254
2.	Panamarathupatty	200	63104641	151	55482655	49	7621986
3.	Salem	164	49344390	120	43194999	44	6149391
4.	Vazhapadi	245	79909700	159	62398200	86	17511500
5.	Pedhanaickenpalayam	260	95476066	172	77355318	88	18120748
6.	Kabilarmalai	68	18965080	54	17056559	14	1908521
Total		1108	369182477	789	309948077	319	59234400

Additionally, as a part of its consultation program, TRUST carries out external group audits on behalf of the organizations we help, as well as continuing to complete accounts verification for the organizations on a quarterly basis. Following are the details of the audits completed for the PPKs and WSI.

Group Auditing

S.No	Block name	Total Target	Completed	Pending	%
1.	Ayothiyapattanam	233	233	0	100
2.	Panamarathupatty	125	123	2	98
3.	Salem	152	152	0	100
4.	Vazhapadi	196	195	1	99
5.	Pedhanaickenpalayam	224	223	1	99
6.	Kabilarmalai	104	101	3	97
7.	Puducherry	13	13	0	100
Total		1047	1040	7	98

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 following tables provide further detail.

New Policy Details

S.No	Block name	Jeevan Madhur Member Enrollment (2007 to 2012)	Jeevan Mangal Member Enrollment
1.	Ayothiyapattanam	4213	620
2.	Panamarathupatty	3665	618
3.	Salem	3095	592
4.	Vazhapadi	3431	1354
5.	Pedhanaickenpalayam	3914	1039
6.	Kabilarmalai	1867	13
Total		20185	4236

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	2563	438	3001	2436	241	2677	324
2.	Panamarathupatty	1395	389	1784	1274	177	1451	333
3.	Salem	1406	262	1668	1244	229	1473	195
4.	Vazhapadi	1697	619	2316	1577	391	1968	348
5.	Pedhanaickenpalayam	2238	427	2665	2038	336	2374	291
6.	Kabilarmalai	60	98	158	26	61	87	71
Total		9359	2233	11592	8595	1435	10030	1562

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	68	1	69	65	0	65	4
2.	Panamarathupatty	59	5	64	55	0	55	9
3.	Salem	42	0	42	37	0	37	5
4.	Vazhapadi	76	3	79	68	0	68	9
5.	Pedhanaickenpalayam	77	9	86	75	0	75	11
6.	Kabilarmalai	27	0	27	20	0	20	7
Total		349	18	367	320	0	320	45

TRUST Training Program

TRUST uses this program as another 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.

The board has appointed the very experienced Mr. G. Raghavan as the new Training Officer in January 2017. Since his appointment, he has provided training to TRUST employees, and WSI General Body members.

The following tables show the training schedules for February and March.

February Training Schedule

<i>Date</i>	<i>Block name</i>	<i>Place</i>	<i>Participants</i>
14.02.2017	Ayothiyapattanam	A.N. Mangalam Community Hall	GB Members (30)
15.02.2017			
16.02.2017	Vazhapadi	Athanurpatty Community Hall	GB Members (30)
17.02.2017			
20.02.2017	Pedhanaickenpalayam	Yethapur Community Hall	GB Members (30)
21.02.2017			
24.02.2017	Salem	Kumaragiri Temple	GB Members (30)
25.02.2017			
27.02.2017	Panamarathupatty	Murugan Temple	GB Members (30)
28.02.2017			

March Training Schedule

<i>Date</i>	<i>Block name</i>	<i>Place</i>	<i>Participants</i>
13.03.2017	Kabilarmalai	Kabilarmalai Block Office	24
14.03.2017		Kandipalayam	24
15.03.2017	Pedhanaickenpalayam	Yethapur Community Hall	35
16.03.2017		Yethapur	35
20.03.2017	Vazhapadi	Vazhapadi Block Office	29
21.03.2017		Mannaickepatty	29
22.03.2017	Ayothiyapattanam	Ayothiyapattanam Block Office	26
23.03.2017		Poovanur	26
30.03.2017	Salem	Salem Block Office	32
31.03.2017		Kumaragiripettai	25

The following is a sample of how a two-day training for WSI's General Body members was conducted. The first day covered a range of topics (listed below), while the second day of training followed the participatory rural appraisal (PRA) method.

Day One: Training Topics

Women's status in ancient days	Aims and objectives of TRUST
Female infanticide and feticide	Need for Women's Self-Help Initiative (WSI)
Sexual harassment and sexual abuse	Aims and objectives of WSI

Human and women's rights: social, economic and political	Roles and responsibilities of the trustees
Women's literacy	Importance of rating for SHGs
Need for awareness about superstitious beliefs	Eligibility requirements for "A" grade SHGs
Need for political empowerment	Importance of auditing and documentation
Equal participation and collective leadership	Role of animators
Aims and objectives of self-help groups (SHG)	Eligibility requirements for loan assistance and loan assessment
Need for integration of SHGs	Possibility to increase savings amount in SHGs
Regarding the formation of PPKs	Future of WSI
Introduction of TRUST	

Day Two: PRA Training

The second day of training follows the participatory rural appraisal method (PRA). The trainer asks participants about problems in their village. The participants then draw a diagram of their village on the floor and identify the issues. Once identified, participants discuss the concerns and try to work on them. This training allows them to use the PRA method in their communities in order collect both qualitative and quantitative data about the problems they face, prioritize needs, and find solutions.

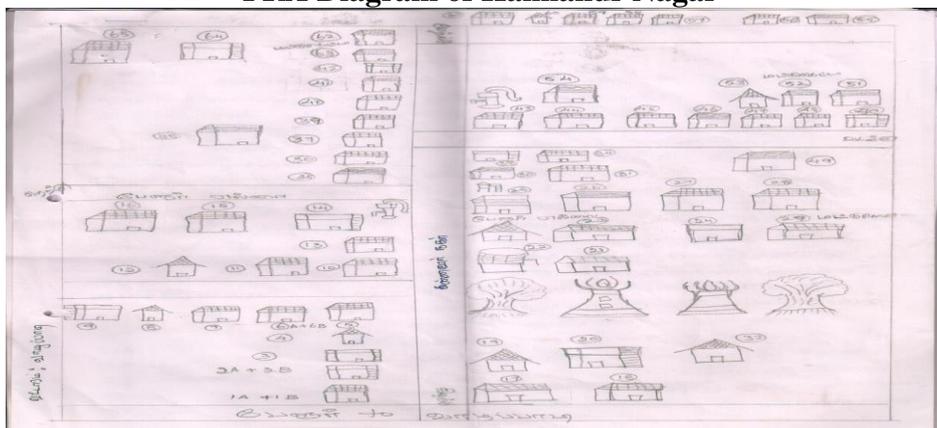
Below is an example of the PRA method used during training in one village, **Kannanur Nagar (Vazhapadi)**.

Number of families: 57	Number of families owning a hen: 42
Number of people: 260	Number of families with toilets: 41
Number of thatched roof houses: 5	Number of families without toilets: 28
Number of tiled roof houses: 45	Number of landholders: 43
Number of terrace houses: 12	Number of agricultural laborers: 9
Number of joint family households: 1	Number of private employees: 1
Literate people: 75	Number of government employees: 1
Number of families owning a goat: 39	Other employees: 14
Number of families owning a cow: 66	

Problems Identified

1. Lack of streetlights
2. Water tank not cleaned regularly
3. Lack of a path to go the burial ground
4. Drinking water problem

PRA Diagram of Kannanur Nagar



Other TRUST Activities

1. During the formation of the PPKs, and later the establishment of WSI, TRUST had been transferring our consultation program staff to those organizations to ensure that the projects continued seamlessly. Given that TRUST will be initiating new programs that require new employees over the next couple of years, the trustees made a resolution to make the transfers to WSI permanent, effective 13/01/2017. This move by TRUST accomplished three things: 1) the consultation program staff members continued to have employment, 2) WSI's work continued without interruption and with minimal transitional problems, and 3) TRUST did not have to lay off any employees while we begin to focus on new programs.
2. TRUST purchased 2.02 acres of land in Karumapuram in April 2016 for the purpose of building a permanent office, and a senior center.
3. Based on the request of WSI, TRUST has given WSI a loan of ₹3,20,000 to initiate their programs.
4. TRUST sold a car (Verito), motorbike (Splendor), and three used desktop computers, tables and chairs to WSI.
5. Karumandurai Land:
 - A. The betel nut grove at Killakadu has been leased out for one year in October 2016.
 - B. 430 new betel nut plants were planted in Killakadu in December 2016 and February 2017.
 - C. Turmeric plants were planted in Killakadu in June 2016, and were harvested by March 2017.
 - D. The coconut trees in the Karumandurai Training Center were leased out for one year in October 2016.
 - E. The Chellankurichi land was leased out for one year in March 2016.
 - F. The mango grove in Chellankurichi was also leased out for one year.
6. Paruthipalli Land:

The Paruthipalli land has been fully and properly measured by the surveyor, and boundary stones have been placed accordingly.





TRUST has successfully achieved the goals it set out for itself for the year 2016-17 due to the great efforts of and commitment showed by Mrs. M. Sampooram (as Director), the executive team, field staff, and trustees. We hope to replicate this success in 2017-18.