Trust for Rural & Urban Social Transformation
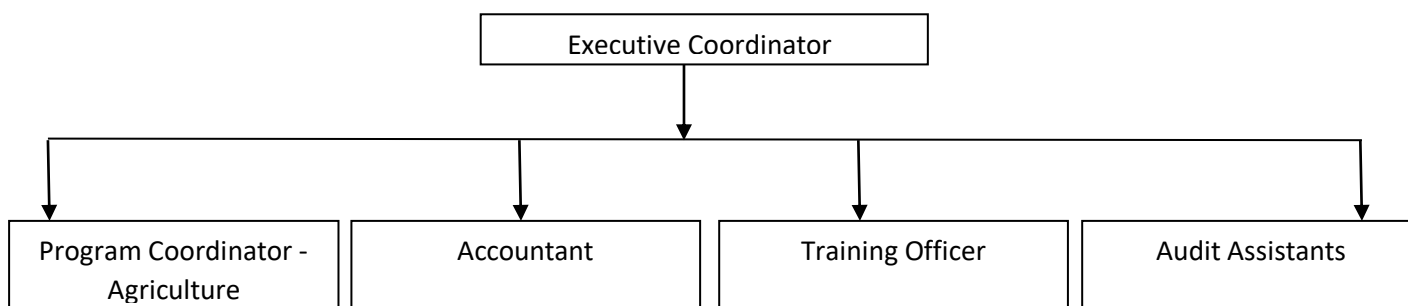
Annual Report

January 2018 – December 2018

Trustees & Executive Team

The TRUST leadership team remained the same as the previous year with Mr. R. Gopikanthan as Managing Trustee of the organization, and Dr. Aishwarya Arjun and Mrs. M. Sampoornam staying on as trustees. Mr. R. Venkatachalam, the former Managing Trustee, remains a consultant for TRUST. Finally, Miss. M. Indhumathi, the Executive Coordinator, reports directly to the Managing Trustee.

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

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                        │  Executive Coordinator  │
                        └─────────────────────────┘
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│ Program      │ │ Accountant   │ │ Training Officer  │ │ Audit Assistants │
│ Coordinator -│ │              │ │                  │ │                  │
│ Agriculture  │ │              │ │                  │ │                  │
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TRUST Objectives:

- Support non-governmental organizations with similar goals to TRUST such as the Women's Self-Help Initiative (WSI)
- Ensure that TRUST's agricultural resources provide sufficient resources to assure continued funding for the organization
- Finalize plans for construction of the TRUST office and a senior retirement home for the proposed program

TRUST Consultation Program

One of TRUST's focuses is on aiding other community-based organizations that provide loans and other benefits to poor women. At present, TRUST primarily works with the Women's Self-Help Initiative (WSI), an organization with goals for women's development and empowerment that are comparable to TRUST's own aims.

Among other things, TRUST, through the consultation program, has been helping WSI secure loans from ICICI Bank to promote female entrepreneurship through micro-credit. The following table provides more detail about the loans which we have had the opportunity to make possible.

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	39	15747000	31	9298000	70	25045000
2.	Panamarathupatty	25	11438500	21	8352000	46	19790500
3.	Salem	44	19464600	22	7161000	66	26625600

4.	Valapady	59	26788400	47	21772000	106	48560400
5.	Pethanaickenpalayam	72	34887000	31	11950000	103	46837000
6.	Kabilarmalai	3	630000	2	458000	5	1088000
Total		*242*	*108955500*	*154*	*58991000*	*396*	*167946500*

ICICI Loan Repayment Details

S.No	Block name	Loan issued		Loan repayment	
		Group	Amount	Group	Amount
1.	Ayothiyapattanam	70	25045000	70	20015834
2.	Panamarathupatty	46	19790500	46	15080476
3.	Salem	66	26625600	66	20941206
4.	Valapady	106	48560400	106	35808874
5.	Pethanaickenpalayam	103	46837000	103	37997553
6.	Kabilarmalai	5	1088000	5	1056221
Total		*396*	*167946500*	*396*	*130900164*

In addition to helping women access bank loans, TRUST, through this program, also 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. TRUST considers this to be one of the crucial parts of the service it provides. Following are the details of the audits completed for the WSI.

Group Auditing

S.No	Block name	Total Target	Completed	Pending	%
1.	Ayothiyapattanam	211	157	54	74
2.	Panamarathupatty	105	97	8	92
3.	Salem	128	108	20	84
4.	Valapady	176	142	34	81
5.	Pethanaickenpalayam	210	181	29	86
6.	Kabilarmalai	73	26	47	36
7.	Puducherry	8	0	8	0
Total		*911*	*711*	*200*	*78*

TRUST Insurance Program

TRUST has partnered for many years with the Life Insurance Corporation of India (LIC) 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 WSI once they received approval from LIC. TRUST assists by making recommendations and helping them make claims. The following tables provide further detail.

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	3521	153	3674	2964	574	3538	136
2.	Panamarathupatty	2279	201	2480	1679	586	2265	215
3.	Salem	2077	136	2213	1571	431	2002	211
4.	Valapady	2663	344	3007	2250	547	2797	210
5.	Pethanaickenpalayam	3118	138	3256	2578	405	2983	273
6.	Kabilarmalai	331	506	837	202	397	599	238
	Total	*13989*	*1478*	*15467*	*11244*	*2940*	*14184*	*1283*

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	72	3	75	68	4	72	3
02.	Panamarathupatty	67	0	67	64	3	67	0
3.	Salem	43	3	46	42	0	42	4
4.	Valapady	79	5	84	78	2	80	4
5.	Pethanaickenpalayam	87	5	92	87	2	89	3
6.	Kabilarmalai	31	3	34	31	1	32	2
	Total	*379*	*19*	*398*	*370*	*12*	*382*	*16*

TRUST Training Program

TRUST works to raise awareness of social and economic issues affecting our project areas and provides a variety of skill building training. Training exercises are conducted both for women from our project areas, as well as other community-based organizations, and cover a wide range of topics, which are tailored to suit the needs of the audience. During the reporting year, Mr. G. Raghavan, the Training Officer, provided training to TRUST staff, WSI General Body members and group members on the topics listed.

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
- Need for integration of the SHGs
- Formation of PPKs
- Introduction to TRUST
- Eligibility requirements for "A" grade for SHGs
- Importance of auditing and documentation
- Role of animators
- Eligibility requirements for loan assistance and loan assessment
- Possibility to increase savings amount in SHGs
- Future plans of Women's Self-Help Initiative

S.No	Block name	Target groups	Completed groups			Balance groups	%
			Up to last year	This year	Total		
1	Ayothiyapattanam	232	200	15	215	17	93
2	Panamarathupatty	100	86	0	86	14	86
3	Salem	139	135	0	135	4	97
4	Valapady	180	165	12	177	3	98
5	Pethanaickenpalayam	222	204	18	222	0	92
6	Kabilarmalai	79	60	0	60	19	76
7	Puducherry	13	10	0	10	3	77
Total		**965**	**860**	**45**	**905**	**60**	**94**

Module 2:

- Definition of communication
- Various types of communication
  - Oral and body language
- One-way and two-way communication
- Advantages and disadvantages of both
- Communication gap: game
- Communication methods

- Pictorial communication
- Communication medias
- Traditional communication (eg. therukoothu, pommalattam, etc.)
- Present communication (TV, radio, cinema, cellphone)
- Advantages and disadvantages of cellphone and TV
- Effective communication (examples of political leaders)
- Role play, awareness songs, debate, and instant topic given

S.No	Block name	Target groups	Completed groups			Balance groups	%
			Up to last year	This year	Total		
1	Ayothiyapattanam	232	132	33	165	67	71
2	Panamarathupatty	100	91	8	99	1	99
3	Salem	145	145	0	145	0	100
4	Valapady	168	150	0	150	18	89
5	Pethanaickenpalayam	217	152	40	192	25	88
6	Kabilarmalai	79	29	0	29	50	37
7	Puducherry	13	10	0	10	3	77
Total		**954**	**709**	**81**	**790**	**164**	**83**

Module 3:

- Definition for personality development
- Two types of personality – internal and external
- Need for personality development
- Elements to make a man good and bad
- Interpersonal relationships
  - Participants share stories about their family, life, early childhood experiences, as well as instances of personal happiness and painful experiences
- Assessment of self-evolution
- Assessment of external evolution
- Attitude and behavior changes (group discussion)
- Values
- Team spirit (tower building game)
- How to develop our personality

S.No	Block name	Target groups	Completed groups			Balance groups	%
			Up to last year	This year	Total		
1	Ayothiyapattanam	232	0	95	95	137	41
2	Panamarathupatty	100	0	59	59	41	59
3	Salem	145	0	88	88	57	61
4	Valapady	168	0	95	95	73	57
5	Pethanaickenpalayam	217	0	165	165	52	76
6	Kabilarmalai	79	0	0	0	79	0
7	Puducherry	13	0	0	0	13	0
Total		**954**	**0**	**502**	**502**	**452**	**53**

Module 4:

- Who is a leader?
- Discussion of social and political leaders
- Qualities required of leaders
- Types of leaders: monarch, bureaucratic, democratic and laissez faire
- Advantages and disadvantages of democratic leadership (group discussion)
- Social structure (case study)
- Indian political system
- Collective leadership
- Women in politics: Indira Gandhi, Mamtha Banarji and Jayalalitha
- Why is there need for political empowerment for women?
- How do you feel about your work supervisor? What is your expectation? (group discussion)

S.No	Block name	Target groups	Completed groups			Balance groups	%
			Up to last year	This year	Total		
1	Ayothiyapattanam	232	0	66	66	166	28
2	Panamarathupatty	100	0	39	39	61	39
3	Salem	139	0	49	49	90	35
4	Valapady	168	0	64	64	104	38
5	Pethanaickenpalayam	217	0	90	90	127	41
6	Kabilarmalai	79	0	0	0	79	0
7	Puducherry	13	0	0	0	13	0
Total		**948**	**0**	**308**	**308**	**640**	**32**

Other TRUST Activities

Karumandurai Land
    Kilakkadu:
- The well was cleaned out, the land tilled and aricanut plants fertilized in June 2018.
- The aricanut grove at Kilakkadu has been leased out for one year in November 2018.
    Sellankurichi:
- Sellankurichi land (2.50 acre) was leased out in May 2018, and the land was tilled in October 2018.
- Unwanted branches were removed from teak trees in October 2018.

Karumapuram Land
- The Karumapuram land patta was transferred to TRUST's name.
- The building Bhoomi pooja took place in November 2018, and a temporary shed was built.

Conclusion

TRUST has successfully worked on those things it set out to accomplish during the reporting year in terms of it consultation for and training of other non-governmental organizations. There has also been some progress made in beginning the construction of the TRUST office and senior retirement home, and acquiring the patta for that land has been successful. However, TRUST hopes to progress further with its plans for the Karumapuram land in the next year.