

**The Community Services Guild**  
**Annual Report for the Period 2007-08**

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## **I. CSG Projects & Activities**

The Community Services Guild implemented the following programs in its project areas during April 2007 to March 2008.

This report provides a description of each project, its objectives, activities, methodologies and outcomes, as well as a brief look into the organization's future plans.

### **A. Sustained Women Development through Community-led Federations**

This project is implemented by CSG with the support of ICCO Netherlands. CSG's goal of building of a gender-equal society through sustained, community-led federations is being accomplished as per the latest plans finalized in April 2004 in both the Namakkal and Salem districts in Tamilnadu.

#### **a. ICCO Programs – Namakkal District**

The programs are being implemented in the following 5 blocks:

- Sendhamangalam
- Paramathi
- Mohanur
- Namagiripettai
- Erumaipatti

The project has completed its three years, and its objectives are close to successful completion. At present, there are 5 federations that are independent, registered organizations. CSG staff have helped both the groups and the federations in implementing the following activities in the project areas through house visits, group meetings, cluster level meetings, etc.

#### *Property Owned by Women*

In Namakkal, members were motivated and encouraged to acquire property in their names, a right not in practice in their villages. 8 women purchased land in their name, 182 invested in jewelry, 20 deposited money in their names, and 1,511 purchased life insurance.

#### *Government welfare schemes*

Arranged access to government welfare schemes for qualified members. Old age pension was arranged for 164 people, and the female child plan was arranged for 13 families.

#### *Women and Political Participation*

Members were motivated to take part in the local political arena. 16 members were elected to the village panchayats as ward members, and 6 women were elected as union counselors.

#### *Basic Needs*

Roadway construction was secured for 11 villages, drinking water facilities were arranged for 16 villages, and electricity supply was brought to 9 villages.

#### *Service for Handicapped*

40 handicapped persons were identified and provided with referral services. 4 child marriages were prevented through counseling. 59 HIV-affected people were identified, and referred to treatment centers.

*Other*

- On February 12, 2008, the Executive Committee (EC) members from all 5 Blocks went on an exposure visit to the Cuddalore Pengal Pannokku Iyyakkam in order to learn about administration and management.
- Capacity-building training was given to all EC members and staff who are work in the federations.
- 71 of the poorest women were included in the women's groups.
- 7 men's groups have been formed.
- Rs. 15,00,000 was arranged from HDFC Bank, and given to 109 members in the federations, in addition to the support we received from the Indian Bank.
- Ready-made garments, bakery items, and handicrafts have been given importance for marketing.
- Training was given in the above activities, and marketing was arranged at government exhibitions. Several groups took part in the exhibitions held in KSR Engineering College, the Kolli Hills, and Salem with their products. These exhibitions were organized by Mahalir Thittam, Indian Bank, and KSR Engineering College (Thiruchengodu).
- The Self Help Groups (SHGs) in all 5 Blocks are fast approaching the stage of self-sustainability.

**b. ICCO Programs – Salem District**

The programs are being implemented in the following 2 blocks:

- Ayothiapattinam
- Panamaratthupatti

CSG is working in 41 panchayats or 83 villages, and has 114 SHGs with 2,044 members.

*Property Owned by Women*

In Salem, 520 women acquired land in their name, 1,861 women purchased jewelry, and 306 women deposited money in their names.

*Women and Political Participation*

Political participation by women has risen with one woman being elected as Panchayat President, 2 as union counselors, and 24 women as village panchayat ward members in the last Panchayat Election.

*Basic Needs*

1,430 members constructed individual toilets as part of health programs. Medical and eye camps were conducted, benefitting 92 people.

*Service for Handicapped*

16 people were identified as handicapped, and provided with referral services. 57 people were identified as HIV positive, and referred to treatment centers.

*Education*

Zero percent dropout rates were declared in 80 villages. 71 schools were contacted for the Parent Teacher Association with 53 parents joining the PTA.

*Other*

- In Salem the Federation has a savings of Rs. 22,54,455.
- The federation formed a total of 583 men's groups in both blocks.
- 56 women's groups were formed with the poorest women.

- 106 groups were graded, and 92 groups audited.
- Members' earnings have increased significantly with more than 1,020 women earning above Rs. 150 per day.
- 171 women are involved in income-generation activities.

## **B. Mahalir Thittam**

CSG has been implementing this program since 1998 in partnership with the Tamilnadu Corporation for the Development of Women, Ltd. The following details explain the efforts taken by CSG in the project areas assigned by the Tamilnadu Corporation for the Development of Women in order to develop the socio-economic growth of poor women during the 2007-08 period.

### *Salem District*

Blocks covered include: *Ayothiapattinam, Panamarattupatti, Pethanaickenpalayam, Vazhappadi, Salem, Edappadi, Sankagiri, Nangavalli, and Mecheri.*

- Of these 9 blocks, CSG is working in 159 panchayats or 1,195 villages, and has, thus far, formed 2,623 SHGs with a total of 45,935 members.
- Total groups' savings amount to Rs. 11,91,12,184.
- Of the 2,623 groups, 492 belong to the Scheduled Caste.
- Mahalir Thittam is aiming for the economic development of poor women by providing them with financial support from nationalized banks. CSG has assisted 1,650 groups in acquiring loans amounting to Rs.11,16,44,000.
- Nearly 1,351 groups have completed their auditing, which ensures the effective functioning of the groups.
- Furthermore, 1,755 groups (out of 2,479) have been graded. Of these 1,755 groups, 1,157 have received an A, 192 have a B, 131 have received a C, and 157 have gotten a D. Efforts are being taken by our staff team to improve their grades.
- Panchayat-level training was given to 85 groups, and skill training was arranged for 82 groups.
- Both SHG and A&R training was given to 2,099 groups.
- Finally, 4,327 members are currently involved in economic development activities.

### *Namakkal District*

Blocks covered include: *Paramatthi, Mohanur, Erumapatti, Namagiripettai, Puduchattram, Sendamangalam, Thiruchengodu, Mallasamudram, Rasipuram, Kabilar Malai, and Ellachipalayam.*

- These 11 blocks in the Namakkal District consist of 161 panchayats and 1,483 villages, where CSG has formed 4,534 SHGs with a total of 77,314 members.
- Total group savings amount to Rs. 26,33,28,691.
- Of the 4,534 groups, 1,467 groups belong to the Scheduled Caste, and 47 belong to Schedule Tribes.
- Out of 2,085 groups, 1,900 have, so far, received a loan amount of Rs. 34,10,17,105.
- Nearly 1,966 groups have been graded thus far.
- 2,663 out of 2,714 groups have completed SHG training.
- 5764 members are involved in Economic Development activities.

### **C. Sangama Sangam**

This process of empowerment enables the Sangama Sangams (SS) to learn, understand, organize, and address their own issues and needs, allowing them to eventually take over and self-manage the programs.

However, the empowerment process requires a sustained effort on the part of CSG in identifying the needs of the Sangama Sangams in helping them find resources, and in developing a competent and qualified team of professionals, who in turn, help prepare the constituents for self-management.

CSG was the first NGO in the nation to successfully implement and enable the sustainability of this empowerment program. Groups that had been under CSG's programs for nearly a decade used the training received from CSG to form new organizations with the name Pengal Pannokku Iyakkam or PPI (Cuddalore, Salem, and more recently, Pattabiram). The PPIs (each of which are separate organizations), once formed, remained directly under CSG's fold for a period ranging from three to five years, during which time, the empowerment process firmly took root. Now, these PPIs are not only able to manage their programs and activities, but have also grown more extensive! These PPIs are standing examples of the sustainability of empowerment.

Following the same example, CSG has initiated a similar process with those groups funded by the IFAD program and Mahalir Thittam under the name of Sangama Sangam. This was the same empowerment idea with which the Tamil Nadu Government initially began this program under the IFAD scheme.

The formation of the SSs is merely the first step in the process of empowerment of these women's groups. The Sangama Sangams have registered as separate entities, and have undergone different capacity-building trainings in the second step. The third step during the year 2007-08 saw all 5 IFAD federations going to the Cuddalore PPI for exposure visits. These visits served as a great motivation for the executive members of the SSs to confidently grow and expand their own federations.

CSG plans to continue towards our goal of making these Sangama Sangams into independent NGOs, and encourage and support them in functioning under their own power. Separate offices have been established at Namagiripet, Sendhamangalam, and Erumaippatty. Exclusive training programs were organized for the executive members of the SSs for capacity building through external resources.

Until such a time as when these 5 federations are fully independent, CSG will continue to work with these groups in order to help them develop and sustain the empowerment process that has taking root. It is estimated that all 5 federations will begin functioning independently in January 2009. Finally, even after CSG transfers the management of these programs to the SSs, CSG will continue to provide support, as and when required, to these new organizations in the same way as it has done and still does for the PPIs.

*Salem SS – General Information*

<b>S.NO</b>	<b>Block Name</b>	<b>Total Groups</b>	<b>SS Groups</b>	<b>Total Savings</b>
1	A.Pattanam	435	250	13,55,000
2	P.M.Patty	295	153	10,39,000
3	Vallappadi	334	146	7,15,300
4	Salem	328	178	8,18,400
5	P.N.Palayam	442	165	7,79,500
6	Edappadi	129	16	0
7	Sangakiri	243	30	0
8	Mecheri	232	21	0
9	Nangavalli	185	19	0
	<b>Total</b>	<b>2,623</b>	<b>978</b>	<b>47,07,200</b>

*Namakkal SS – General Information*

<b>S.NO</b>	<b>Block Name</b>	<b>Total Groups</b>	<b>Total Savings</b>
1	Sendai	100	5,06,000
2	Erumapatty	111	6,40,500
3	Paramathi	87	4,29,000
4	Mohanur	100	5,09,000
5	N.G.Pet	118	13,51,000
6	Pudhuchatram	80	4,00,000
7	E.Palayam	113	5,65,000
8	Kabilarmalai	130	4,53,000
9	Mallai	106	5,30,000
10	Rasipuram	198	10,10,000
11	Thiruchengode	156	8,60,000
	<b>Total</b>	<b>1,299</b>	<b>72,53,500</b>

**D. Vocational Training Center**

CSG had been running various Vocational Training Centers in our project areas. However, since the federations have grown strong enough to take over the responsibility of running these centers on their own, CSG has handed them over to the Sangama Sangams in Namakkal.

**E. Micro-Insurance – Salem and Namakkal Districts**

LIC of India had introduced a special scheme named “Jeevan Madhur” for people who are below the poverty line. A requirement of this scheme is that it can only be implemented by NGOs since they are already working among people who qualify for this scheme.

CSG decided to become involved in bringing this scheme to its constituents in August 2007. The Life Insurance Corporation of India provided a full two-day training session to all of our Divisional Coordinators in Salem and Namakkal at the Karumandhurai Training Center. Upon completion of the training, CSG staff created action plans for the implementation of the scheme.

*Policy Details (2007 – 2008)*

<b>S.No</b>	<b>Month</b>	<b>Policy Members</b>	<b>Amount</b>
1	August 2007	91	99,600
2	September 2007	1098	14,77,806
3	October 2007	2714	33,38,400
4	November 2007	1569	11,99,000
5	December 2007	1700	19,21,420
6	January 2008	2091	24,77,780
7	February 2008	2232	24,88,200
8	March 2008	3695	44,48,700
	<b>Total</b>	<b>15,190</b>	<b>1,74,50,906</b>

**F. Micro-Finance – Salem and Namakkal Districts**

This program is one which offers financing to the eligible groups through NGOs, which in the case of CSG, can allow great opportunities for its female members to initiate, expand, and strengthen their new or existing businesses. Prompt repayment of loans also ensures that they will have access to any reasonable loan amounts from their banks.

In addition, to receiving financing from the Indian Bank, CSG has now also completed all the necessary requirements through HDFC.

CSG initiated the Micro-Finance program in Salem and Namakkal during this 2007-08 reporting period, and has thus far arranged for nearly 60 lakhs in loans to 25 groups in Salem and Namakkal.

**G. Karumandhurai Programs**

- CSG has successfully continued the monitoring of the Dairy Scheme in Karumandhurai, which it began in 1985.
- CSG formed the Pazhangudi Mahalir Pal Urpathiyalar Sangam, which benefits nearly 280 Scheduled Caste families.
- Nearly 800 liters of milk is collected everyday from the tribal people, and sent to Salem.
- Agricultural activities were carried out in both the Chellankurichi and the Kilakadu lands.
- CSG's Training Center in Karumandhurai has been conducting training programs for our own project staff, and the government-run projects such as Vazhundhukattuvom regularly conduct programs in our Training Center every month.
- CSG has also constructed a pukka dining hall for the Training Center to be used by participants.

## **H. Other Programs**

### **a. Marketing**

- Two exhibitions were organized and conducted in Thiruchengodu, in collaboration with KSR Engineering College. MBA students from KSR helped the SHG members in arranging their stalls, and also in assisting the women in selling their merchandise to other students.
- Given the large number of customers the stalls attracted, and given the limited competition, the women plan to continue to use this venue in the future as well.

### **b. Teambuilding**

- A 3-day tour to Kanyakumari and Nagarkoil in December 2007 helped core team members to open up better lines of communication, and increase understanding and better cooperation with one another within the organization.

### **c. TN Force**

- Celebrated Anganwadi Day in November, in collaboration with TN Force.
- CSG also conducted village-level programs in all the Anganwadi Centers, and took part in all the meetings conducted by TN Force as an executive member of the TN Forces Board.

### **e. International Women's Day Celebration**

- CSG celebrated International Women's Day on March 8, 2008 in both the Salem and Namakkal districts, with nearly 2,000 women participating.

## **II. Future Plans & Conclusion**

As per CSG's mission, we plan to eventually withdraw from the day-to-day management and operation of the Self-Help Groups (SHGs) once these groups have compiled themselves into larger entities (such as the PPIs or PSPPS) that are sustained by their own constituents. Once this has been accomplished, CSG, as it has done for the PPIs and PSPPS, will maintain a consultative role that will be used, as and when needed or requested, by these larger organizations.

Moreover, CSG currently has several programs and projects in their developmental stages that will offer placement and referral services, need-based training programs, cultural programs, educational sponsorship, and help with women's entrepreneurship.

CSG also has long-term plans for the establishment of a community college, working-women's hostel, and an old-age home. The search for a building for rent in Chennai is also taking place so that CSG can run a community college, which will meet the needs of dropout students so that they may develop technical and other skills, and create an opportunity for socio-economic development in their own lives.

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