

The Community Services Guild

In the cause of women & child development

ANNUAL REPORT 2008 – 2009

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Message from the Vice President

At a time when most NGOs had been working using a welfare and service approach in serving the needy, The Community Services Guild came into being to prove that a development approach alone would help the poor become self-reliant and empowered. This method, now known as the empowerment approach, became the principle on which CSG based its vision and mission.

CSG believed that development would only be possible for its constituents if a “group approach” was followed. Under this group approach, each member would be responsible for the actions of other group members ensuring that it was in the best interests of members to better manage themselves and encourage each other.

Therefore, since its inception in 1980, CSG began to implement various programs and activities through these self-help groups. Equally, CSG focused on and gave importance to participatory planning of its programs, consulting its constituents at every stage. This has been, and still is, the secret of our success in all our projects, be they slum, urban, rural, or tribal schemes.

Given that self-sustainability has been another cornerstone of our approach to social work, CSG does not want to stay beyond a particular period in any project area. After certain years of operation, we train our constituents to manage the various programs by themselves by setting up their own community-based organizations.

CSG has been blessed in having great employees with a passion for the work they do, and a deep understanding of our mission. They, along with our Board, have become an integral part in achieving our organization’s goals, and I take this opportunity to thank all of our employees and the Board for their efforts in bringing success to all our activities.

~ R. Venkatachalam

An Introduction to CSG

The Community Services Guild (CSG) is a community-based, non-governmental organization working for the development and empowerment of women and children in Tamil Nadu. Founded in 1980, the organization has relentlessly strived towards facilitating the participation of women and children in the development process at the grassroots level. Spanning from the Chennai city slums to the tribal areas in Kalrayan Hills, to the rural areas and the urban centers, CSG has worked doggedly to improve and advance accessibility to various developmental schemes for the past 28 years in Tamil Nadu.

CSG has initiated and implemented numerous programs and projects with the intention of withdrawing from the community by having these programs sustained by its constituents. Two such programs of CSG's that have attained that level of self-sustainability are the Pengal Pannokku Iyakkam (Salem, Cuddalore, and Pattabiram), and the Pengal Pannokku Koottamaippu.

Our Vision

The building of a society where all individuals move away from poverty and injustice to economic autonomy, personal freedom and dignity, where the rights of every individual, be they elderly or infant, are well protected.

Our Mission

To provide knowledge, develop leadership, build skills, improve socio-economic conditions, and enable access to resources for the constituents of CSG, and thus promote the self-sustained development of the poor in defending their rights, and work towards a gender-equal society.

Our Beliefs

- CSG believes that by helping women and children depart poverty, significant social and economic challenges will also be addressed. These include: hunger, unemployment, caste disparities, environmental destruction, education, child labor, female infanticide, and feticide among many others.
- CSG believes that economic development and social cohesion can only be achieved by promoting the social and economic empowerment of women, protecting their rights, and by dedicating oneself to the physical, mental and emotional development of children.
- CSG believes that true empowerment cannot occur until the reins of development are taken over and sustained by the voluntary action of the women themselves.

CSG Today

CSG now engages in program activities in the Salem and Namakkal districts in Tamil Nadu. It is quite possibly one of the first organizations in India to have ever successfully implemented and enabled the sustainability of the empowerment process through voluntary action.

All program activities revolve around achieving the various aspects of our vision and mission by helping to build leadership and communication abilities in our constituents, and working to fight poverty and inequality in our society.

On Our Road to Success...Pengal Pannokku Koottamaippu

CSG's vision with regards to the development of women and children has always been quite straightforward. Since our organization's inception, our goals have been for the holistic development of women and children where we have been able to bring about a change in their attitudes (as well as that of society's) about their ability to succeed in life whether it be sending their children to school, providing healthcare for their families, bettering their socio-economic status, bringing an end to child labor, or even playing a role in the political process. Since its inception in 1980, CSG's approach to helping these women has always relied on the strength of self-help groups (or SHGs), and, most importantly, in the belief in ensuring the *self-sustainability* of these groups.

Over the years, since 1980, self-help groups have been created by CSG, women have been provided with access to micro-credit loans to set up their own businesses, and increase their group savings. Women have been shown the value of pooling their group's savings, and using the savings to provide members of the group with loans to pay for their children's education, set up small businesses, build toilets, and generally, to meet the needs of their communities. Our organization has also provided women with access to schemes from other NGOs and the government so that they may make use of benefits such as health camps, HIV education, business exposure visits, and much more.

However, the most important and long-held of CSG's goals has always been to empower these women, and develop and encourage their confidence in their own abilities and leadership to not just survive, but succeed in life. What better way to accomplish this than to hand over the management and administration of the many SHGs and their programs to the women themselves? Thus, came about CSG's vision for **Pengal Pannokku Koottamaippu** (formerly known as Sangama Sangam) based on our organization's past success in creating three self-sustained women's organizations known as Pengal Pannokku Iyakkam or PPI (in Cuddalore, Salem, and Pattabiram), which were made up of many smaller SHGs grouped together. After all, should the women not have complete control over an entity whose sole purpose for existence is to support them? And what more could be considered the height of empowerment than women determining the course of their own lives?

"CSG was the first NGO in the nation to successfully implement and enable the sustainability of this empowerment program" through the PPIs. And we are, quite happily, well on the road to ensuring the sustainability of all our other groups as well. After nearly thirty years of hard work and effort by our staff, management, and, most importantly, our groups, CSG is fast approaching the end game where we will be able to successfully hand over the control of our groups to the women themselves. This will be accomplished by transferring control to the women under the new entity, Pengal Pannokku Koottamaippu (PPK) in our project areas. Some of the PPKs have already been initiated and are self-managing their programs with CSG providing support whenever it is requested of us. This transfer of power to the women does not imply that our organization will sever all ties with the PPKs. CSG, as it has done for the PPIs for over a decade, will establish and maintain a consultative relationship with the organizations to provide them with whatever support they may require, as and when needed, until such a time as when the PPKs are able to manage and run their own programs with no help from us at all.

Details regarding the PPKs can be found on Page 11.

Other Paths to Empowerment

The successful, sustainable establishment of the PPKs aside, CSG, as always, has been involved in many other endeavors to bring about the development and empowerment of women in Tamil Nadu. Below is a brief overview of our other programs and projects.

Women's Development Program

CSG has been implementing this program and many of its schemes since 1998 in partnership with the Tamil Nadu Corporation for the Development of Women (DeW), under its Mahalir Thittam scheme. The program's objective is to fight poverty and bring about self-reliance in women, so that their empowerment may benefit both themselves, and society at large. This program aims for the economic development of women by providing them with financial support from nationalized banks, which they can then use to establish small businesses to support themselves and their families, and also their community by pooling group savings and loaning it out for community needs. CSG's project areas for Mahalir Thittam are based in the Salem and Namakkal districts in Tamil Nadu.

Under the auspices of the Women's Development Program, the following have been accomplished:

In the Namakkal District:

- Old age pension was acquired for 536 family members.
- 22 families were provided with Rs. 3,30,000 as assistance for conducting marriages, and 56 pregnant women received Rs. 3,36,000.
- 23 drop-out children were readmitted in school, and 53 of our members are active in the PTA.
- 4,712 members have earned additional income, and 68 have acquired new assets.
- CSG's 39 Male Youth Groups are also functioning well.
- 294 groups were given a revolving fund subsidy by the Minister for Rural Development (Tamil Nadu) in a function attended by 5,000 members.

In the Salem District:

- Old age pension was arranged for 19 family members.
- 4 families received Rs. 59,000 as assistance for conducting marriages, and 10 pregnant women received Rs. 60,000.
- 4 drop-out children were reenrolled in school, and 3 of our members are active in the PTA.
- 223 members have earned additional income, and 14 have acquired new assets.

Training details are available on Page 15.

The CSG Vocational Training Centers

CSG's Vocational Training Centers have been operational since 1997, and provide low-income women, as well as any group members with training in skills such as typing, tailoring, and basic computer knowledge. This ensures that these women may be more competitive in the job market, and have a grasp of the technology that has grown to be such an immense part of our world. These training centers are now being operated by Pengal Pannokku Koottamaippu.

In 2008 (Namakkal District):

- 64 girls passed the course held at the Jedarpalayam Tailoring Center in the Kabilarmalai block, and 53 girls finished the tailoring course at the Vaiyappamalai Tailoring Center in the Mallasamuthiram block.
- 25 students completed the training at the Vaiyappamalai Typewriting Center in Mallasamuthiram.
- 12 students successfully finished training at the Vaiyappamalai Computer Center in Mallasamuthiram.

Sales & Marketing

For the past three years, CSG has been increasing our efforts in helping our women's groups develop better and more effective sales and marketing practices, so that they may be able to increase revenues and become much more competitive in their respective businesses. With this thought in mind, CSG entered into an agreement with KSR Educational Institution in Thiruchengodu in 2006. The Business Administration department at KSR then began providing our groups with training in sales and marketing. CSG has since supplemented this training by taking our groups on exposure visits to other organizations doing similar work, by providing our own training in sales and marketing, and by helping the women find additional venues such as exhibitions, etc., apart from their own shops. Businesses run by the women include cleaning products, bakery items and other eatables, handicrafts, soft toys, herbal and medicinal powders, glass paintings, and much more.

In the Namakkal District, CSG:

- Arranged for 10 stalls from our SHGs for the Marketing Exhibition at Kolli Hills for the Information and Broadcasting Ministry of the Government of India.
- Conducted a Sales Exhibition with 63 stalls at KSR College in Thiruchengode for our SHG Income Generation groups. Total sales was Rs. 1,02,400.
- One exhibition from our SHGs' products was arranged for 2 stalls in New Delhi, and our groups received the Certificate for Best Sales by NABARD.
- 10 groups from our district participated in the Western Region Exhibition held by the Indian Bank in Salem for 3 days.
- 30 stalls of our SHGs' products were arranged at Namakkal along with the District Administration for one day.
- 17 stalls were arranged for our SHGs' product sales in a function attended by 5,000 members, and the Minister for Rural Development (Tamil Nadu).

In the Salem District:

- 358 CSG members participated in the Minister Program at Kalaivanar Kalaiyaramam on August 26, 2008.

Micro-Insurance

CSG's micro-insurance program was created in 2007 to take advantage of the Jeevan Madhur scheme initiated by the Life Insurance Corporation of India, which is aimed toward the disadvantaged who live below the poverty line to provide them with access to life insurance. All CSG staff involved in this program have received training from LIC to ensure the proper implementation of the scheme in our project areas. *Policy details can be found in the appendix on Page 12.*

Micro-Finance

As with the Micro-Insurance program, the Micro-Finance program is one in which the banks can reach the people through the NGOs. CSG took up the implementation of this scheme, and has helped eligible members in its groups acquire financing primarily from both Indian Bank and HDFC that allow the women to expand, strengthen, or establish their businesses. Timely repayment of loans and a history of good credit have ensured that our female constituents will have access to any reasonable loan amount so that they may accomplish their goals. *Details can be found in the appendix on Page 13.*

CSG Training

- The Executive Director (Hon.) conducted one two-day workshop on Organization & Staff Development at the Training Center in February 2009.
- Skill Building & Administration Training was given to the Executive Committee members of the 6 PPKs in the Namakkal district, and 5 PPKs in the Salem district.
- CSG arranged and conducted Consumer Rights Training for villages in 10 blocks in the Namakkal district.

Further details of trainings conducted can be found under "Karumandhurai Programs" on Page 14.

Karumandhurai Programs

CSG Dairy Scheme: A program set up by CSG in 1985, the Dairy Scheme has now been running successfully for the past 23 years. It is currently being operated by a cooperative society called the Karumandhurai Pazhangudi Mahalir Pal Urpathiyalar Sangam under the aegis of CSG. The program benefits nearly 340 scheduled caste and scheduled tribe families by helping them collect milk and send it to the Salem dairy unit every day. During the 2008-09 fiscal year, the society collected close to 231,000 liters of milk, and society members earned almost Rs. 27,00,000.

Society details can be found in the appendix on Page 14.

CSG Training Center: Built over a decade ago in the Kalrayan Hills, the CSG training center was recently refurbished a few years ago. The training center, in addition to being used by CSG to conduct trainings, meetings and workshops for both its own staff and members, is also used by other NGOs and the government for training and conference purposes. While the training and workshops for the other NGOs and the government are conducted by their own employees or external resources, they are also often conducted by experienced CSG staff in similar programs. The CSG Training Center also provides accommodations and food for the duration of the training sessions or workshops.

Details of trainings held at the center can be found on Page 14.

Research Study

The National Institute of Rural Development (NIRD) in Hyderabad selected and conducted a study of CSG's Panchayat-Level Federations and groups involved in income-generation activities in both the Namakkal and Salem districts.

HIV Awareness Program

CSG conducted a rally in the Sankagiri block in Salem district to raise awareness of HIV in December 2008. The rally began at the Sankagiri Block Development Office and ended at the Velli Vizha Mandapam.

2008 International Women's Day Celebration

Women in both the Namakkal and Salem districts participated in two separate International Women's Day celebrations organized by CSG in March 2008. Turnout for the celebration totaled about 2,600 women from various villages in the districts.

Conclusion

CSG is excited to be so close to achieving its goals of a sustainability and empowerment with so many of its women's groups. We plan to continue aiding these women's groups and any other groups we may start in succeeding in their pursuit of economic and social equality for themselves, their families, and their communities.

Once CSG withdraws from these communities, and takes on its role as consultant for the PPIs and the PPKs, we plan on turning our focus to supporting these groups, and expanding our Micro-Insurance and Micro-Finance programs. We also plan to concentrate on developing new and innovative sales and marketing techniques and practices that we can then share with the women's groups so that they may continue to succeed in their business ventures. CSG will also continue its need-based training programs for these groups, as well as other NGOs and the government.

CSG is also looking forward with eagerness to begin a low-cost, environmentally friendly housing program that would serve low-income families, who may otherwise not have the opportunity to build new homes or expand existing ones.

As in the past, any programs, projects or activities into which CSG enters in the future, are assured to be ones in which our participation will continue to aid us in achieving the goals stated in our vision and mission.

APPENDIX – A

Awards & Recognition

In the Namakkal District:

- The Chinna Elachipalayam group won the state level Manimekalai Award in the Elachipalayam block.
- The Kilakuttai group received the Manimekalai Award for the Best Self-Help Group at the block level, and the Veppampatty Pudhur group won the district level award in the Pudhuchatram block.
- The Ramapurm PLF received the Manimekalai Award for the Best Panchayat-Level Federation in the Mallasamuthiram block.
- The 85.R Panakadu group in the Rasipuram block, as well as the Pachudayam Palayam III group in the Namagiripet block also took home block level Manimekalai awards.
- CSG received the Best NGO Award from the Deputy Speaker (Tamil Nadu Legislative Assembly), “Suzhal Kedayam,” in the Namakkal district.

In the Salem District:

- The Annai Theresa (A.N.Mangalam) group received the Manimekalai Award for the Best Self-Help Group in the Ayyothiyapattanam block in the Salem district.
- The Dhandanur III group received the Manimekalai Award for the Best Self-Help Group in the Pethanayakkanpalayam block in the Salem district.

APPENDIX – B

CSG – A Statistical Perspective

General Information

Namakkal District – Groups, Members, and Savings Details

S.No	Block Name	Total Panchayat	Total Village	Total Groups	Total Members	Previous Year's Savings	Current Year Savings	Total Savings
1	Sendamangalam	16	70	375	6928	43488450	5044050	48532500
2	Erumapatty	25	77	354	6172	39714716	4548094	44262810
3	Paramathi	22	92	376	6266	37087145	4329732	41416877
4	Mohanur	26	149	419	6402	35319325	3807159	39126484
5	Namagiripet	21	75	400	6948	40389082	8216985	48606067
6	Pudhuchatram	21	136	449	8073	17377456	3703828	35452434
7	Elachipalayam	29	227	504	8006	31565551	3886883	36836068
8	Kabilarmalai	23	128	373	6161	23662800	2479183	26141983
9	Mallasamuthiram	28	208	382	6084	31939380	4896688	21081284
10	Rasipuram	23	113	585	9316	43895046	14842100	58737146
11	Thiruchengode	27	208	647	10907	30651180	3976687	34627867
	Total	261	1483	4864	81263	375090131	59731389	434821520

Salem District – Groups, Members, and Savings Details

S.No	Block Name	Total Panchayat	Total Village	Total Groups	Total Members	Previous Year's Savings	Current Year Savings	Total Savings
1	A.Pattanam	33	142	432	7762	46946719	7507508	54454227
2	P.M.Patty	22	127	434	7407	20183960	4360550	24544510
3	Salem	16	86	327	6368	17324964	4446340	21771304
4	Valappadi	22	96	332	6507	19394174	4455475	23849649
5	P.N.Palayam	34	138	474	8898	27480607	7086169	34566776
6	Edapadi	12	117	276	2343	11006870	840000	11846870
7	Sankagiri	25	254	462	4231	37771684	2579000	40350684
8	Mecheri	18	104	232	3480	23343897	2044553	25388450
9	Nangavalli	14	128	192	3051	12015550	26021421	38036971
	Total	196	1192	3161	50047	215468425	59341016	274809441

Pengal Pannokku Koottamaippu

Namakkal District – PPK Groups & Savings Details

S.No	Block Name	Total Groups	PPK Groups	Total PPK Savings
1	Sendamangalam	375	100	506000
2	Erumapatty	354	111	640500
3	Paramathi	376	87	429000
4	Mohanur	419	100	509000
5	Namagiripet	400	118	1351000
6	Pudhuchatram	449	80	400000
7	Elachipalayam	504	113	565000
8	Kabilarmalai	373	130	453000
9	Mallasamuthiram	382	106	530000
10	Rasipuram	585	198	1010000
11	Thiruchengode	647	156	860000
	Total	4864	1299	7253500

Salem District – PPK Groups & Savings Details

S.No	Block Name	Total Groups	PPK Groups	Total PPK Savings
1	A.Pattanam	435	250	1355000
2	P.M.Patty	295	153	1039000
3	Salem	334	146	715300
4	Valappadi	328	178	818400
5	P.N.Palayam	442	165	779500
6	Edapadi	129	16	0
7	Sankagiri	243	30	0
8	Mecheri	232	21	0
9	Nangavalli	185	19	0
	Total	2623	978	4707200

Micro-Insurance Information

Namakkal District – Micro-Insurance New Business Details

S.No	Block Name	Last Year		During Year		Total		Death Claim submit	Claim Received
		Mem's	Amount	Mem's	Amount	Mem's	Amount		
1	Sendamangalam	477	651500	213	262400	690	913900	2	1
2	Erumapatty	1023	1101820	426	431000	1449	1532820	1	1
3	Paramathi	398	403000	278	268000	676	671000	1	1
4	Mohanur	639	695000	427	450600	1066	1145600	5	-
5	Namagiripet	1189	1351900	597	668900	1786	2020800	3	-
6	Pudhuchatram	520	584200	587	679800	1107	1264000	4	1
7	Elachipalayam	1149	1160000	257	261200	1406	1421200	4	1
8	Kabilarmalai	523	527000	551	559600	1074	1086600	-	-
9	Mallasamuthiram	535	553600	89	98800	624	652400	2	1
10	Rasipuram	1346	1442000	149	153600	1495	1595600	5	2
11	Thiruchengode	943	971500	466	482000	1409	1453500	3	1
	Total	8742	9441520	4040	4315900	12782	13757420	30	9

Salem District – Micro-Insurance New Business Details

S.No	Block Name	Last Year		During Year		Total		Death Claim submit	Claim Received
		Mem's	Amount	Mem's	Amount	Mem's	Amount		
1	A.Pattanam	1248	1497200	837	1004400	2085	2501600	4	4
2	P.M.Patty	969	1242480	699	871800	1668	2114280	5	3
3	Salem	922	1102600	716	849200	1638	1951800	3	2
4	Valappadi	994	1311006	522	667000	1516	1978006	5	5
5	P.N.Palayam	1192	1407200	769	932800	1961	2340000	7	7
6	Edapadi	121	130800	47	51400	168	182200	-	-
7	Sankagiri	352	460900	292	363400	644	824300	2	1
8	Mecheri	138	151200	186	223200	324	374400	-	-
9	Nangavalli	266	319200	135	152400	401	471600	-	-
	Total	6202	7622586	4203	5115600	10405	12738186	26	22

Micro-Finance Information

Banks involved in this program include: Indian Bank, HDFC, Primary Agricultural Co-Operative Bank, Indian Overseas Bank, Canara Bank, Karur Vysya Bank, State Bank of India, Bank of India, Urban Bank, Syndicate Bank, UCO Bank, Mercantile Bank, Union Bank, Corporation Bank, and Salem Central Co-Op Bank.
Special Thanks To: Indian Bank

Namakkal District – Bank Loan Details

S.No	Block Name	Total Groups	Up to Mar'08 Loan Received		Current Year Loan Received		Total Loan Received		No. of PLF's	Seed Money Received by PLF's
			Groups	Amount	Groups	Amount	Groups	Amount		
1	S.mangalam	375	365	121951000	-	16100000	365	138051000	16	15
2	E.patti	354	331	75291000	-	9481000	331	84772000	25	24
3	Paramathi	376	331	42967000	14	7847000	345	50814000	22	11
4	Mohanur	419	312	29735000	31	14910000	343	44645000	26	23
5	Namagiripet	400	364	33220000	12	2485000	376	35705000	22	20
6	P.chatram	449	357	46062000	21	15150000	378	61212000	21	15
7	E.palayam	504	480	28460000	-	9575000	480	38035000	29	18
8	Kabilarmalai	373	335	50346000	16	8560000	351	58906000	23	14
9	M.samuthiram	382	293	29085000	21	5365000	314	34450000	28	23
10	Rasipuram	585	481	50744500	35	20722000	516	71466500	23	20
11	T.gode	647	547	142473000	36	5860000	583	148333000	26	21
	Total	4864	4196	650334500	186	116055000	4382	766389500	261	204

Salem District – Bank Loan Details

S.No	Block Name	Total Groups	Up to Mar'08 Loan Received		Current Year Loan Received		Total Loan Received		No. of PLF's	Seed Money Received by PLF's
			Groups	Amount	Groups	Amount	Groups	Amount		
1	A.Pattanam	432	339	68116000	62	8375000	401	76491000	22	19
2	P.M.Patty	434	236	36796467	42	10440000	278	47236467	15	5
3	Salem	327	255	186450000	71	3525000	326	189975000	14	10
4	Valappadi	332	303	166171000	25	9170000	328	25341000	20	18
5	P.N.Palayam	474	409	39954400	36	10810000	445	50764400	31	28
6	Edapadi	276	251	9865000	2	120000	253	9985000	-	-
7	Sankagiri	462	433	23672000	-	8103000	433	31775000	5	3
8	Mecheri	232	204	32865000	11	765000	215	33630000	-	-
9	Nangavalli	192	169	36942888	17	2037000	186	38979888	14	2
	Total	3161	2599	600832755	266	53345000	2865	504177755	121	85

Karumandhurai Programs

CSG Dairy Scheme

S.No	Month & Year	Liters Collected	Amount
1	April'08	27445	306748
2	May'08	18934	216038
3	June'08	18552	218486
4	July'08	18351	217820
5	August'08	19113	225285
6	September'08	18858	221043
7	October'08	19533	229356
8	November'08	18941	222985
9	December'08	20211	240406
10	January'09	20494	239207
11	February'09	15593	177257
12	March'09	14698	168730
	Total	230723	2683361

Trainings Held at the CSG Training Center

S.No	Program Name	Date	Number of Participants
1	Vazhndukattuvom Training	8.4.08	41
		10.4.08	
2	CSG Workshop	16.7.08	79
		17.7.08	
3	World Vision Health Awareness Training	11.8.08	60
4	LIC Training	12.8.08	92
		13.8.08	
5	PACL- Committee Training	29.8.08	75
6	School Student Health Training	6.9.08	100
7	CIC - Staff Training	9.10.08	50
8	Vazhndukattuvom Training	20.1.09	33
		21.1.09	
9	Vazhndukattuvom Training	27.1.09	45
		28.1.09	
10	Vazhndukattuvom Training	6.2.09	32
		7.2.09	
11	CSG Workshop	27.2.09	34
		28.2.09	
12	Vazhndukattuvom Training	24.1.09	40
13	Vazhndukattuvom Training	4.2.09	55
14	World Vision Development Training	4.7.09	55
15	World Vision Family Counseling Training	26.7.09	60

Trainings under the Women's Development Program

Namakkal District – Training Details

S.No	Block Name	SHG	A & R	Youth	CRP	Accounts Training	HLF Training
1	Sendamangalam	-	-	-	-	3	-
2	Erumapatty	-	-	-	-	5	-
3	Paramathi	566	84	-	6	6	663
4	Mohanur	311	42	-	-	6	180
5	Namagiripet	-	-	-	-	4	-
6	Elachipalayam	677	104	8	2	9	937
7	Mallasamuthiram	246	34	-	2	-	-
8	Kabilarmalai	476	72	-	3	4	560
9	Pudhuchatram	625	114	-	6	8	742
10	Rasipuram	569	78	4	4	7	705
11	Thiruchengode	615	104	24	2	11	1309
TOTAL		4085	632	36	25	63	5096

Salem District – Training Details

S.No	Block Name	SHG	A & R	HIV
1	A.Pattanam	-	-	-
2	P.M.Patty	1485	196	-
3	Salem	476	62	-
4	Vallapadi	476	64	-
5	P.N.Palayam	-	-	6
6	Edapadi	240	30	-
7	Mecheri	-	-	-
8	Nangavalli	88	12	-
9	Sankagiri	378	54	-
TOTAL		3143	418	6

SHG: Self-Help Group Training

A&R: Animator & Representative Training

CRP: Community Resource Person Training

HLF: Hamlet Level Federation Training

APPENDIX – C

CSG Executive Committee & General Body

- Ms. G.P. Ragini President
(Deputy Registrar, Hindustan College of Engineering, Chennai)
- Mr. R. Venkatachalam Vice President
(Executive Director, Hon., CSG, USA)
- Mr. T.V. Narayanaswamy Secretary
(Business, Chennai)
- Mr. K. Sivakaminathan Treasurer
(Public Relations, Free Lance Consultant, Chennai)
- Mrs. Geetha Mohan Member
(Journalist & Consultant, Chennai)
- Ms. Hema Sathyamoorthy Member
(Retd. News Reader, All India Radio, Chennai)
- Mrs. Jayashree Kishore Member
(Editor, TAMILARASU Government Magazine, Chennai)
- Dr. J.V. Jeyesingh Member
(Professor, School of Social Work, Mizoram)
- Mr. Prabhuraj Ramadass Member
(Software Engineer, Project Manager, Wipro Technologies, Chennai)
- Mr. R. Rajagopalan Member
(Retd. Government Finance Officer, Chennai)
- Dr. T.K. Thirunavukarasu Member
(Medical Practitioner & Surgeon, Trichy)

APPENDIX – D

Acknowledgements

Our Sincere Thanks To

Ms. Kavitha Srinivasan, KSR Educational & Charitable Trust, Thiruchengode

Mr. K. Govindaraju, Founder & Director, Society for Education, Village Action and Improvement (SEVAI), Trichy

National Institute of Rural Development (NIRD), Hyderabad

Mr. Jayakannan, Assistant General Manager, National Bank for Agriculture and Rural Development (NABARD), Namakkal