

# ***The Community Services Guild***

***In the cause of women & child development***

## **ANNUAL REPORT 2009 – 2010**

13/17 North Mada Street  
Koyambedu, Chennai 600107  
Phone: +91-44-2479-6595  
Email: [director@communityservicesguild.org](mailto:director@communityservicesguild.org)  
Website: [www.communityservicesguild.org](http://www.communityservicesguild.org)

## Table of Contents

Foreword .....	1
Vision, Mission, & Core Principles .....	2
Transforming Success to Sustainability – Focus 2009/2010 .....	3
Pengal Pannokku Koottamaippu – The Set-Up .....	4
The Logic behind PPK – Why it Works .....	5
Programs in Progress .....	6
A Few Final Thoughts .....	7
Appendices	
A. Awards & Recognition .....	8
B. CSG – Facts & Figures	
• General Information: CSG & PPK .....	9
• Micro-Insurance Information .....	10
• Micro-Finance Information .....	11
• Karumandhurai Programs .....	12
• Trainings under the Women’s Development Program .....	13
C. CSG Executive Committee & General Body .....	14
D. Acknowledgements .....	15

## ***Foreword***

I was trying to go back 30 years and recollect the events that led me to set up a non-profit organization under the name Community Services Guild (CSG). Frustrated about how several NGOs were working in those days, providing mainly service, and neither preparing the constituents in facing the day to day challenges, nor working proactively to help them attain their rightful place in their communities and society at large.

It was these very things that CSG was set up to do, and having undertaken such a hard task, I recollect the various challenges CSG had to face while working towards achieving its vision. When CSG was founded, it worked through a purely development approach. However, in the space of a couple of years, it realized that a single-minded development approach would not go far in helping its vision become reality. This led CSG to turn to a stronger “empowerment” approach, and thus began its journey in Chennai (known as Madras those days) city slums, several urban, rural and tribal areas in Tamil Nadu.

In the pursuit of fulfilling its mission and vision, CSG continued its work, often partnering with state and central government departments, non-profit foundations, banks, and, most importantly, the community it served.

CSG was fortunate to have well-qualified employees who had passion for non-profit work, as well as a highly supportive Board. Without their total cooperation, CSG would not have accomplished its vision. I am proud to say that the CSG has finally achieved its vision with the aid of clear and well-planned missions that were analyzed each year to ensure the successful accomplishment of its goals.

Thus, the self-reliance and self-management of activities which began in 1994 in Cuddalore, which set a model for other communities that would follow its footsteps, yielded a 100 per cent result in all of CSG’s operational areas by May 2010. Now the various communities have taken over all the programs that CSG originally initiated, and have begun strengthening them by themselves. They have set up their own non-profit organizations, and are ready to partner with any agency/government in order to move themselves forward. Currently, there are 18 community-based NGOs (PPKs) in twenty blocks in Tamil Nadu, serving 41,325 families.

Having achieved the vision that was laid out 30 years ago, it is time for CSG to consider what is next.

R Venkatachalam  
Founder

**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.

**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.

**Core Principles**

- 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.

## *Transforming Success to Sustainability*

### **Focus 2009/2010**

For the past 29 years, CSG has trained and developed, and provided knowledge and access to resources. We have taught women the importance of economic self-sufficiency and education, worked to overcome socio-economic discrimination and gender barriers, and eradicated female infanticide and feticide in our project areas. We have helped women recognize the value of social leadership, collective bargaining, and taking a proactive approach to bettering their lives. In the process, CSG has made great strides in helping women empower themselves and take control of their lives to the benefit of their communities, their families, and themselves. We can say with satisfaction that our organization is continually accomplishing the many goals laid out in our mission statement.

Over the course of the past year, CSG's focus has been entirely on transforming these successes into something that will stand the test of time and promote self-reliance in our constituents, and thus, aid CSG in achieving its ultimate goal – fostering *self-sustainable* development among women. To this end, CSG has turned its efforts toward making the idea of **Pengal Pannokku Koottamaippu** or PPK a reality for every one of the self-help groups (SHGs) under its aegis.

The PPK was the result of CSG's past experiences with creating self-sustained organizations known as Pengal Pannokku Iyakkam (PPI) managed by women, for women in the Cuddalore, Salem, and Pattabiram blocks. As mentioned previously, at the heart of CSG's goals has been the intent to empower women, and develop and strengthen their faith in their own abilities and leadership to survive, succeed, and thrive in life. CSG found a way to achieve this by transferring the management and administration of the many SHGs, and their programs to the women they are supposed to help.

The years 2009 and 2010 have seen the joint efforts of all CSG constituents, staff, management and Board culminate with our organization resting on the brink of handing over the management and development of all of our SHGs to the various PPKs that are being formed. This allows CSG to ensure that the reins of control are placed firmly in the hands of the women themselves, which will safeguard the future sustainability of these PPKs and of any development that may take place since such progress will have been instigated by the women, and not by an outside party. CSG will maintain an advisory role on which the PPKs may rely for support and guidance.

Given that the planned transfer, in spite of being a long time in the making, is a major step for CSG, the next two pages provide a deeper look into the organization of and logic behind the newly formed PPKs.

## ***Pengal Pannokku Koottamaippu***

### **The Set-Up**

CSG organizes the various Pengal Pannokku Koottamaippus (PPKs) in such a way that every unit at each level is able to maintain oversight of and feel responsibility for other levels. However, in order to understand why this possible, and what it is about these PPKs that makes them so successful and able to achieve the sustainable self-reliance envisioned by CSG for its constituents, it necessary to consider how the PPKs are configured and organized. As mentioned previously, the structure of the PPKs is based on CSG's successful experiences with the Pengal Pannokku Iyakkams in the Cuddalore, Salem, and Pattabiram blocks.

CSG has a total of 9,210 self-help groups in the Salem and Namakkal project areas with over 1,54,287 members. The first tier of the structure is made up of these SHGs, each of which comprises of, about 15 to 20 members. Self-help groups meet every week or alternative week, and provide members with a safe forum and support system in which to air their accomplishments, grievances, issues and ideas, as well as share fiscal data. SHG members then discuss and work to resolve whatever problems that crop up.

Since the logistics of gathering and coordinating every self-help group member for meetings would be highly impractical, the second tier assembles individual SHGs into larger entities of fifty or sixty groups called Cluster Level Federations or CLFs, with each group sending one or two of its members as representatives to CLF meetings. These meetings are a way to create a sense of solidarity and community among the groups for the sake of their development, and the common good. Meetings at this tier are held on a monthly basis, and like SHG meetings, offer the women a larger assembly where they are able to share financial data, achievements and concerns, as well as brainstorm ideas. CSG has a total of 86 CLFs in twenty blocks in the Salem and Namakkal districts.

In the final tier, all CLFs in each block send about three representatives to form the General Body of each PPK. Each of the PPKs is a separate non-governmental organization that is registered under the Tamil Nadu Societies Registration Act of 1975, and acts independently of one another in most cases, except where collective bargaining is needed. The General Body of each PPK then elects an Executive Committee (EC), which consists of the President, Vice President, Secretary, and Treasurer, with one EC member being a non-group member or specialist who is there to provide guidance and expertise to the their PPK. EC meetings occur on a monthly basis, while the General Body meetings take place every alternate month. PPKs function as any other NGO would, and each, in addition to having a General Body and EC, has administrative and project staff to begin new programs or continue any or all programs that were initiated when all members were a part of CSG.

In addition to the Cuddalore, Salem, and Pattabiram-based Pengal Pannokku Iyakkams in our past, CSG will have formed a total of seventeen PPKs once the handing over of all programs in the Salem and Namakkal districts is completed in June 2010.

## ***The Logic behind PPK***

### **Why it Works...**

The idea of creating sustained development in the poor and disenfranchised that can eventually be self-managed by the very people that are the focus of such development is something that has been attempted by many governmental and non-governmental organizations in the past. CSG is one of the few NGOs that can actually claim to have accomplished this feat repeatedly, as evidenced by both the PPIs and PPKs. The reasons for this success are multifold. CSG rarely focused on single cause, but rather on the holistic development of its constituents that encompassed the social, economic and political spectrums, with an overarching emphasis and priority placed on creating sustainable development. The idea of sustainability and the eventual self-management of programs by women was a running theme in all that CSG set out to do from the very time of its inception.

Although it has taken over a decade, CSG began handing over its programs starting with the formation of the PPIs, and more recently, the PPKs. CSG has been able to do so because of continuous and specific training spanning decades that has given its members confidence in their own abilities, and the aspiration to be in charge of their own lives. CSG enters and works in communities for years to involve women in their own lives and their communities, and to make them aware of and ingrain in them their many rights and powers, and then slowly withdraws from these communities leaving the women that it worked with to continue the progress.

CSG has worked to educate women and children, and instill in them the practice of activism, collective bargaining, micro-finance, and much more, as well as the importance of formal education and training in order that they may be free to run their own lives. The PPKs currently being created with help from CSG have set the stage for these women to do just that. With years of training and practice in managing their own savings, finances and businesses, working to improve living conditions in their communities, and ensuring education for themselves and their children, the women have come to recognize the value in unifying for the sake of their communities and themselves. They are poised to take over the full-time management of CSG programs under the newly-formed PPKs, in order to ensure that their progress and the development of future members may continue.

The three-tier structuring of the PPKs described previously ensures that the women continue to have the kind of safe environment that they had while under CSG, which allows them to share successes and resolve any problems that may occur, and work together to continue the development process. The organization of the PPKs also ensures that members from all tiers (SHG, CLF, and PPK) are well-represented at each level, and kept apprised of all relevant information so as to avoid confusion or miscommunication. Annual third-party external audits conducted at the SHG and PPK levels guard the best interests of the women, and make certain that all finances are kept in order. Additionally, as it did with the PPIs, CSG (or any other NGO of a PPK's choosing) will establish and maintain a consultative relationship with each PPK so as to provide them with support and guidance, as and when requested, until such a time as when the PPKs feel they are able to manage and operate their programs independently.

## ***Programs in Progress***

Almost a hundred percent of CSG's energies have been directed toward the strengthening of the seventeen PPKs. The reporting period has been filled with intense bouts of training at various levels of the PPKs in order to ensure the success of our endeavors. Trainings have included both field exposure visits to gain first-hand knowledge of how organizations such as the PPKs are run, as well as extensive general discussions and focus trainings.

The large body of knowledge and experience gained by the PPIs in Cuddalore and Salem have gone a long way toward helping each of the newly formed PPKs. Visits to these PPIs had the effect of providing the PPKs with not only a practical look into the management of such an operation, but also gave the women a final boost of confidence that they can really do this. A mindset of "if they were able to do it, we can too" seems to have taken over the PPKs.

The practical understanding gained in field visits to the PPIs has been further deepened through intensive training in various levels of the PPKs. The General Bodies and Executive Committees of each PPK have received training in the management and operation of their new organizations. At the same time, the women represented by these PPKs have continued to receive all of the trainings CSG normally provided to group members in the past. This approach allows CSG to focus on strengthening the PPKs at both the macro and micro levels. Special trainings were given to the accounts department in every PPK to ensure the highest standards of accounting and financial management, as well as ethical reporting practices. In addition to receiving training on managing the programs being carried out, the Executive Committees were also given training in financial oversight and personnel management.

Simultaneously, CSG has kept up its other ongoing efforts for the development and empowerment of women in Tamil Nadu through the PPKs. The following is a list of these programs and activities. Please refer to "*CSG – Facts & Figures*" in Appendix – B, and the annual report for the reporting period 2009 – 2010 for more information.

### **Women's Development Program**

#### **The CSG Vocational Training Centers**

##### **Sales & Marketing**

##### **Micro-Insurance**

##### **Micro-Finance**

##### **CSG Training**

##### **Karumandhurai Programs**

- **CSG Dairy Scheme**
- **CSG Training Center**



## *A Few Final Thoughts*

As we read this report, CSG's vision is coming to fruition, and its goals are close to being achieved. The rapidness with which this is happening will soon leave CSG without a purpose for its continued presence. As these final chapters of CSG's existence come to a close, it leaves us with serious thoughts as to the direction of its future.

Where does this leave us? CSG could remain where it is in Salem and Namakkal, and continue creating more groups, training them and guiding them to self-empowerment. However, there are several organizations that have broken into the field, and are doing the same thing. CSG could attempt to break into new regions in Tamil Nadu to do the same, but again, we find that there are quite a few NGOs already involved in similar self-empowerment activities. The market for such services seems to have become saturated in our state.

So, should CSG break into something entirely new? For the three decades that CSG has been active, its name has become completely associated with grassroots women and child development. Its reputation is so firmly intertwined with its initial vision that it will be quite difficult to break out of the box that it has unintentionally built around itself. CSG is an expert in its field. And while it was working for the development of women and children, this box that it put itself in was beneficial. Unfortunately, with its goals nearly achieved, this box places CSG at a distinct disadvantage with regards to breaking into new areas of social work.

So, again, where does this leave us? What is the next step? As members of the Board, this is for you to decide.

## **Appendix – A**

### **Awards & Recognition**

- CSG was honored by LIC for its exemplary performance in micro-insurance. CSG came as first in South Zone and third at national level during this year.
- The *CSG Milk Cooperative Society* in Karumandhurai had the honor of being selected as the Best Milk Society in the entire Salem district. A certificate was awarded by the Tamil Nadu Minister of Agriculture.
- At the district level, the Manimegalai Award was given to Loordhnagar 1 and Sundararajan Colony 1 of the Ayodhiyapattinam block in Salem. The groups were given a check for Rs. 1,000 by the District Collector.
- In addition, the Mariamman 2 women's group in the Salem block won a certificate and shield for Best Group.

## Appendix – B

### CSG – Facts & Figures

#### General Information: CSG & PPK

##### *Salem District*

S.No	Block Name	Total Groups	Total Members	PPK Groups	PPK Members
1	A.Pattanam	307	5390	273	4857
2	P.M.Patty	324	5494	220	3846
3	Salem	299	5332	200	3646
4	Valappadi	261	4585	219	3899
5	P.N.Palayam	337	5968	220	4001
6	Sankari	147	2220	65	978
7	Nangavalli	102	1551	33	530
8	Mecheri	69	1030	48	721
	<b>Total</b>	<b>1846</b>	<b>31570</b>	<b>1278</b>	<b>22478</b>

##### *Namakkal District – PPK Group Information*

S.No	Block Name	Total Groups	Total Members	PPK Groups	PPK Members
1	S.mangalam	66	1227	40	760
2	Erumapatty	162	2950	116	2099
3	Paramathi	202	3087	122	1886
4	Mohanur	348	5275	130	1939
5	P.chatram	305	4988	121	2006
6	Kabilarmalai	214	3374	133	2182
7	Namagiripet	228	3991	123	2137
8	Rasipuram	457	7620	214	3581
9	T.gode	395	6492	155	2684
	<b>Total</b>	<b>2377</b>	<b>39004</b>	<b>2264</b>	<b>19274</b>

## Micro-Insurance Information

### *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	2085	2501600	902	1082400	2987	3584000	14	13
2	P.M.Patty	1668	2114280	901	1081200	2569	3195480	12	11
3	Salem	1638	1951800	555	666000	2193	2617800	8	6
4	Valappadi	1516	1978006	778	933600	2294	2911606	10	8
5	P.N.Palayam	1961	2340000	388	465600	2349	2805600	16	14
6	Sankari	644	824300	212	254400	856	1078700	6	2
7	Edappadi	168	182200	43	51600	211	233800	1	0
8	Nangavalli	401	471600	86	103200	487	574800	1	0
9	Mecheri	324	374400	229	274800	553	649200	3	2
	<b>Total</b>	<b>10405</b>	<b>12738186</b>	<b>4094</b>	<b>4912800</b>	<b>14499</b>	<b>17650986</b>	<b>71</b>	<b>56</b>

### *Namakkal District – Micro-Insurance New Business Details*

S.No	Block Name	Last Year		During Year		Total		Death Claim Submit	Claim Received
		Mem's	Amt	Mem's	Amt	Mem's	Amt		
1	S.mangalam	690	913900	97	116000	787	1029900	4	4
2	Erumapatty	1449	1532820	371	338780	1820	1871600	2	2
3	Paramathi	676	671000	305	371800	981	1042800	3	1
4	Mohanur	1066	1145600	452	471600	1518	1617200	5	3
5	P.chatram	1107	1264000	521	597000	1456	1861000	5	4
6	Kabilarmalai	1074	1086600	382	395400	1628	1482000	5	1
7	Namagiripet	1786	2020800	603	628400	2389	2649200	6	5
8	Rasipuram	1495	1595600	317	361000	1812	1956600	4	2
9	M.samudram	624	652400	8	8000	632	660400	2	2
10	E.palayam	1406	1421200	32	32000	1438	1453200	6	5
11	T.gode	1409	1453500	354	362200	1763	1815700	6	5
	<b>Total</b>	<b>12782</b>	<b>13757420</b>	<b>3442</b>	<b>3682180</b>	<b>16224</b>	<b>17439600</b>	<b>48</b>	<b>34</b>

## 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.

### *Salem District – Bank Loan Details*

S.No	Block Name	Total Groups	Up to March 2009 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	458	401	76491000	26	12190000	427	88681000	22	19
2	P.M.Patty	481	278	47236467	186	20900500	464	68136967	15	5
3	Salem	439	326	189975000	89	9495000	415	199470000	14	10
4	Valappadi	389	328	25341000	43	6420000	371	31761000	20	18
5	P.N.Palayam	525	445	50764400	34	16325000	479	67089400	31	28
6	Sankari	500	433	31775000	40	2590000	473	34365000	5	3
7	Edappadi	237	253	9985000	12	950000	265	10935000	0	0
8	Nangavalli	399	186	38979888	0	0	186	38979888	14	2
9	Mecheri	557	215	33630000	273	4075000	488	37705000	0	0
	<b>Total</b>	<b>3985</b>	<b>2865</b>	<b>504177755</b>	<b>703</b>	<b>72945500</b>	<b>3568</b>	<b>577123255</b>	<b>121</b>	<b>85</b>

### *Namakkal District – Bank Loan Details*

S.No	Block Name	Total Groups	Up to March 2009 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	138051000	7	1540000	372	139591000	16	15
2	Erumapatty	351	331	84772000	12	11855000	343	96627000	25	24
3	Paramathi	445	345	50814000	31	11230000	376	62044000	22	15
4	Mohanur	443	343	44645000	26	11555000	369	56200000	26	24
5	P.chatram	497	378	61212000	41	5410000	419	66622000	21	15
6	Kabilarmalai	430	351	58906000	50	8170500	401	67076500	23	18
7	Namagiripet	400	376	35705000	11	12823000	387	48528000	22	20
8	Rasipuram	636	516	71466500	49	2577500	565	74044000	23	20
9	M.samudram	395	314	34450000	10	1390000	324	35840000	28	23
10	E.palayam	552	480	38035000	29	5510000	509	43545000	29	18
11	T.gode	701	583	148333000	21	2846000	604	151179000	26	21
	<b>Total</b>	<b>5225</b>	<b>4382</b>	<b>766389500</b>	<b>287</b>	<b>74907000</b>	<b>4669</b>	<b>841296500</b>	<b>261</b>	<b>213</b>

## Karumandhurai Programs

### *CSG Dairy Scheme*

S.No	Month & Year	Liters Collected	Amount
1	April' 09	14764.20	171667.85
2	May' 09	16699.50	192860.20
3	June ' 09	20023.20	231015.05
4	July ' 09	17578.00	205563.05
5	August ' 09	16849.10	197013.80
6	September ' 09	18460.50	255846.45
7	October ' 09	18860.00	267548.30
8	November ' 09	19473.90	271436.05
9	December ' 09	19351.30	269154.45
10	January ' 10	14749.10	205488.25
11	February ' 10	12615.10	173711.55
12	March ' 10	13355.80	177967.30
	<b>Total</b>	<b>202779.70</b>	<b>2619272.30</b>

### *Trainings Held by various institutions at the CSG Training Center*

S.No	Institution	Date	Number of Participants
1	World Vision	19.05.09	40
2	PACL - Insurance	24.05.09	60
3	Child Labour Program	04.07.09	90
4	World Vision	27.07.09	30
5	C.M.S Cristin	14.08.09	60
6	World Vision	24.08.09	60
7	PACL - Insurance	07.09.09	40
8	PACL - Insurance	05.10.09	40
9	CSG Program	03.11.09 to 08.11.09	97
10	PACL - Insurance	08.12.09	50
11	Vazhndu Kaattuvom Project	05.12.09	50
12	A.L.C	14.01.10	25
13	Vazhndu Kaattuvom Project	16.02.10	40
14	Vazhndu Kaattuvom Project	01.03.10	40
15	Vazhndu Kaattuvom Project	02.03.10	40
16	World Vision	08.03.10	35

## Trainings under the Women's Development Program

### *Salem District – Training Details*

S.No	Block Name	SHG	A&R	CRP	Accounts Training	HLF Training
1	A.Pattanam	209	26	1	2	0
2	P.M.Patty	681	94	1	2	0
3	Salem	756	140	0	2	15
4	Valappadi	284	38	0	2	0
5	P.N.Palayam	452	60	0	2	0
6	Sankari	391	56	0	2	0
7	Edappadi	68	12	0	0	0
8	Nangavalli	286	42	0	1	0
9	Mecheri	0	0	0	2	0
	<b>Total</b>	<b>3127</b>	<b>468</b>	<b>2</b>	<b>15</b>	<b>15</b>

### *Namakkal District – Training Details*

S.No	Block Name	Youth	SHG	A&R	CRP	Accounts Training	HLF Training
1	Sendamangalam	-	-	-	-	-	-
2	Erumapatty	-	-	-	-	-	-
3	Paramathi	-	286	44	2	-	260
4	Mohanur	-	299	46	1	-	390
5	Pudhuchatram	-	481	74	6	-	-
6	Kabilarmalai	-	468	74	4	-	310
7	Namagiripet	-	-	-	-	-	-
8	Rasipuram	-	380	82	-	-	-
9	Mallasamudram	-	149	22	-	-	-
10	Elachipalayam	-	596	86	-	-	462
11	Thiruchengode	-	389	76	-	-	-
	<b>Total</b>	<b>-</b>	<b>3048</b>	<b>504</b>	<b>13</b>	<b>-</b>	<b>1422</b>

*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)

Ms. Hema Sathyamoorthy ..... Treasurer  
(Retd. News Reader, All India Radio, Chennai)

Mrs. Geetha Mohan ..... Member  
(Journalist & Consultant, 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. K. Sivakaminathan ..... Member  
(Public Relations, Free Lance Consultant, Chennai)

Dr. T.K. Thirunavukarasu ..... Member  
(Medical Practitioner & Surgeon, Trichy)



## **APPENDIX – D**

### **Acknowledgements**

#### *Our Sincere Thanks To*

DGM, Managers, Indian Bank, Salem

Mr. Selvam, Project Officer, Mahalir Thittam, Salem District

Mrs. Logeshwari, Project Officer, Mahalir Thittam, Namakkal District

Mr. Sankaranarayanan, Manager, Micro-Insurance, Life Insurance Corporation, Chennai

KSR Educational & Charitable Trust, Thiruchengode