



Trust for Rural & Urban Social Transformation

Annual Report 2012

Trust for Rural & Urban Social Transformation (TRUST) is currently active in the Salem and Namakkal districts of Tamil Nadu.

During 2012, TRUST was primarily focused on the following activities:

- Providing consultations for community-based organizations (CBOs)
- Capacity building training for the General Body members of the various CBOs, as well as CBO and TRUST employees
- Facilitating access to micro-insurance for the benefit of the poor

Consulting for CBOs:

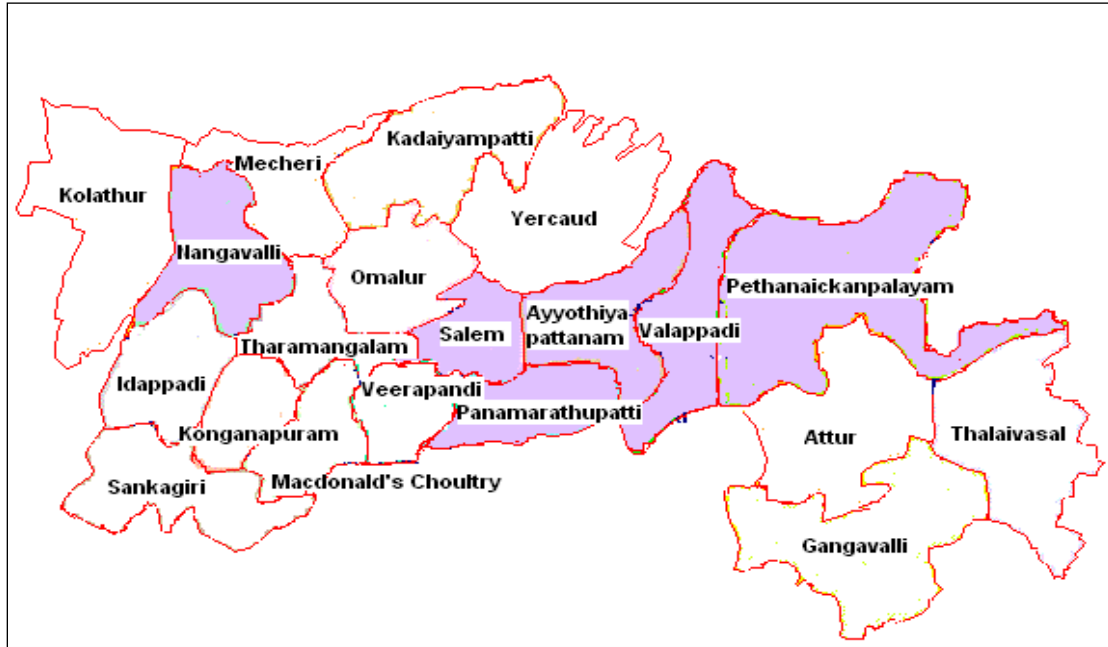
TRUST continues to provide consultation for local community-based organizations, which were originally setup by self-help groups (SHGs) in different blocks. In recent years, these SHGs formed themselves into self-managed federations at the block level in both the Salem and Namakkal districts. Each of these newly-formed organizations identified themselves as Pengal Pannokku Kootamaippu (PPK), meaning women's multi-purpose federation, preceded by their block name.

At present, there is a total of sixteen CBOs for which we have been providing long-term consultation. Of these organizations, fifteen are PPKs and the last, a Tribal Women Milk Producers Cooperative Society based in the Kalrayan Hills. Combined, these CBOs cover a total of 311 panchayats, comprising of 1,183 villages, and with a total membership of 47,715.

While TRUST also has other programs, this consultation program requires the bulk of our efforts and resources.

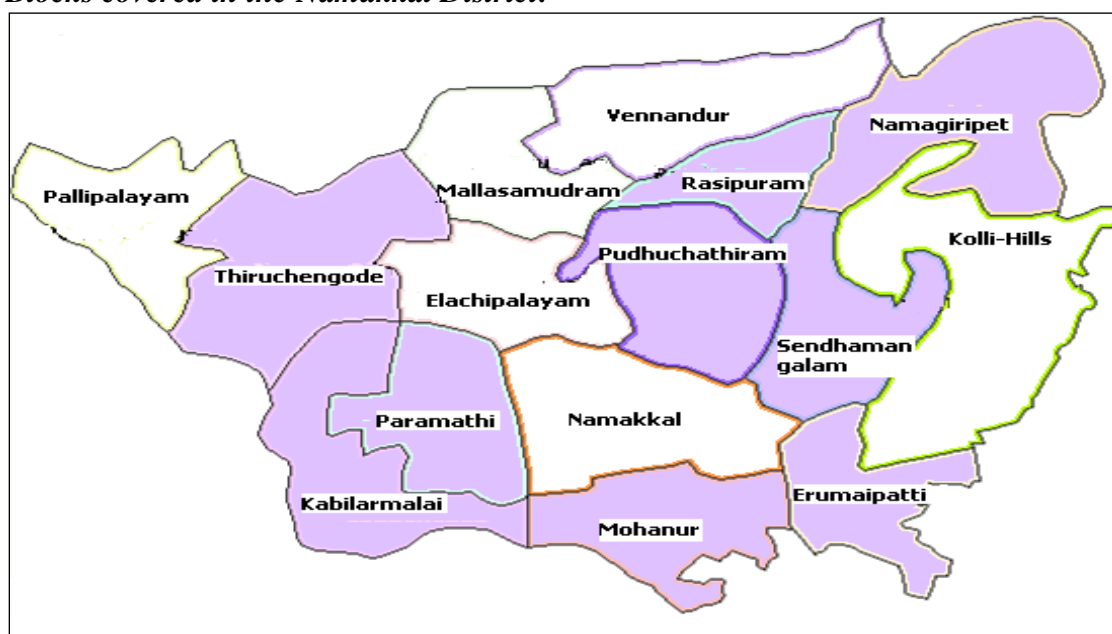
The following maps and charts provide a more detailed look into our work and areas of operation.

Blocks covered in the Salem District:



Blocks	Panchayats	Villages	SHGs	Members
1. Ayodhyapattinam	29	87	329	5,519
2. Panamarathupatti	22	127	258	4,644
3. Valappadi	20	141	266	4,278
4. Pethanayackanpalayam	31	102	304	4,771
5. Salem	16	102	330	5,091
6. Nangavalli	12	45	60	826
Total	130	604	1,547	25,129

Blocks covered in the Namakkal District:



Blocks	Panchayats	Villages	SHGs	Members
1. Sendhamangalam	12	25	77	1,131
2. Erumapatti	22	37	142	2,286
3. Paramathi	20	61	155	2,313
4. Mohanur	23	56	143	2,030
5. Namagiripettai	18	82	168	2,520
6. Pudhuchathiram	21	84	229	2,756
7. Rasipuram	21	76	266	3,458
8. Thiruchangodu	27	83	195	2,728
9. Kabilarmalai	16	50	154	3,023
Total	180	554	1,529	22,245

TRUST consultations for these CBOs include assisting them in identifying important issues at the village level through participatory rural appraisals, and helping them prepare plans of action - usually on a six-month basis - to address these issues.

TRUST conducts annual audits of all 3,076 SHGs' accounts, and offers assistance to the CBOs through quarterly and annual audits. TRUST also assists the CBOs in finding additional credit support from banks, and provides them with necessary tools such as monthly program status reports, which are then used to help them compare and review the current status of their objectives and activities with their action plans.

During 2012, the PPKs focused both on economic activities, and social development programs. With respect to economic activities, each of the PPKs concentrated on both thrift and credit

activities. At the end of 2012, their combined savings totaled Rs.109,987,886, while loans given to members amounted to Rs.163,812,154. Moreover, TRUST provided additional support to the PPKs in securing loans from various banks in order to further the economic activities of these CBOs.

Training:

TRUST operates a fully-developed training department, and has a training center in the Kalrayan Hills. At any given time, it can accommodate up to forty trainees for stay and board. With access to this center and its facilities, TRUST is able to provide capacity building and other training to the CBOs, as well as other local voluntary organizations.

- a. In 2012, a total of 1,041 PPK general body members received training in the following areas:
 - Importance of 100% participation in group meetings for the sake of their own development
 - Importance of social service, and service to the communities where they live
 - Identification of local social problems, and finding suitable remedies
 - Making use of participatory rural appraisals to identify these social issues and community needs
 - Women and the Constitution of India
 - Women's rights and important laws that affect women
 - Political institutions and the importance of women's participation
 - Important rules of the Tamil Nadu Registration Act
 - PPK's legal requirements
 - Current welfare and development schemes of the Government of Tamil Nadu
 - PPK employees' roles and responsibilities
 - Importance and usefulness of auditing SHG accounts
 - Methods for preparing relevant and useful plans of action
- b. 110 PPK Audit Committee members were given refresher training on accounts and audit preparations
- c. Employee training covered the following subjects:
 - Participatory Rural Appraisals
 - Grading SHGs, and the need for such grading
 - Methods for conducting effective and useful group and cluster meetings
- d. All new employees were given classroom, as well as on-the-job, training on subjects and issues relevant to their job
- e. In addition, there were workshops and discussions aimed at enhancing employee productivity and job satisfaction.

Micro-insurance:

With the objective of securing at least minimal social security coverage for low income households, TRUST's insurance program continues to thrive by partnering with the Life Insurance Corporation of India (LIC). This program makes use of the Jeevan-Mathur scheme designed by the LIC exclusively for low income households.

With TRUST's aid, a total of 3,570 women joined this program in 2012, while 37,739 women renewed their insurance policies. Most of the women took insurance policies for Rs.6,000 maturing in 5 years. Also during 2012, there were 112 death claims received from the LIC.

In order to grow and successfully manage all of our programs, TRUST has qualified and well-trained employees at various levels. Currently, we have 104 employees, many of whom have grown with our organization through the years. Existing employees are given first preference if sufficiently qualified, and such candidates are promoted from within. This practice plays a great role in motivating our employees to equip themselves with higher education, and other specialized skills.