



Trust for Rural & Urban Social Transformation

Annual Report

January 2025 – December 2025

I. Introduction

During the reporting year, TRUST formally concluded its earlier programmes — including group accounts management and audit-related activities — by handing them over to the respective partner organisations. This transition marked a significant milestone, enabling TRUST to channel its energies towards new and emerging community needs.

In 2024, a group of tribal community members from the Kalrayan Hills approached TRUST once again, seeking support for their social and economic well-being. In response, TRUST staff conducted a preliminary needs-assessment survey across four villages to gather baseline data and understand community priorities.

Based on the survey findings and subsequent deliberations at the Trustees' meeting, it was unanimously resolved to launch the second phase of TRUST's intervention for Tribal communities in the Kalrayan Hills.

Throughout 2025, TRUST observed a steady increase in community participation — particularly in the formation of women's self-help groups and livelihood-oriented activities — laying a strong foundation for inclusive and sustainable development.

II. Board of Trustees

Mr. R. Gopikanthan — Chairman & Managing Trustee

Dr. Aishwarya Arjun — First Trustee

Mr. Venkatachalam Ramanujam — Executive Director (Hon.)

Organisational Units

- **Principal Office** — Responsible for general administration, government relations, financial management, and Board meetings.
- **Kalrayan Tribal Programme** — Managed by two dedicated staff members: one overseeing agricultural activities and community coordination, and the other handling accounts and project administration.

III. Programmes

1. Women's Self-Help Groups (SHGs) for Tribal Women

As the cornerstone of sustainable community engagement, TRUST prioritised the formation of women's self-help groups. During the year, 29 tribal women's SHGs were established across 13 newly identified villages in the Kalrayan Hills, Salem District, bringing together a total of 391 members.

2. Group Savings

Tribal women continued to practise micro-savings and micro-credit, pooling their resources to address immediate financial needs. This collective approach has been instrumental in reducing dependence on exploitative private moneylenders.

3. Micro-Credit Loans

In response to requests from women's group members, TRUST introduced supplementary direct loans at a simple interest rate with flexible EMI options. Loans are extended exclusively for agricultural purposes, children's education, and other urgent needs, and are sanctioned only upon group representation and verification of genuine need.

4. Agricultural Support — Krishi Vigyan Kendra (KVK), Salem

Agriculture remains the primary livelihood for Kalrayan tribal communities. Through a continued collaboration with the Krishi Vigyan Kendra (KVK), Salem, TRUST facilitated training sessions for farmers on timber cultivation practices, equipping them with skills to improve agricultural productivity and income.

5. TAHDCO Subsidy Loan Programme

TRUST continued its partnership with the Tamil Nadu Adi Dravidar Housing & Development Corporation (TAHDCO), which provides concessional loans exclusively for Scheduled Tribes and Scheduled Castes. Key outcomes this year include:

- **Elimination of middlemen:** In the past, Tribal applicants were exploited by intermediaries who demanded bribes while failing to secure any loans. TRUST's direct intervention has removed this barrier.
- **Loan facilitation:** With support from the TAHDCO Salem District office, TRUST assisted 128 Tribal women in applying for loans free from any bribery or coercion.
- **Utilisation of funds:** Beneficiaries utilised the loans to purchase milch animals and establish small grocery shops, thereby strengthening their economic stability.

6. Education Scholarship Programme

TRUST continued its third year of educational scholarship support to an orphan student, who has demonstrated commendable academic progress — achieving 72.9% in her second year of study. TRUST remains in close liaison with the Child Welfare Committee (CWC), Salem, to identify and extend support to other deserving children.

IV. Conclusion

The year 2025 marked a renewed and reinvigorated phase of engagement for TRUST with the tribal communities of the Kalrayan Hills. Through an integrated approach encompassing women's empowerment, financial inclusion, agricultural capacity-building, and educational support, TRUST has built strong foundations for lasting, sustainable development.

TRUST remains deeply committed to expanding these initiatives in the years ahead, guided by the principles of dignity, equity, and community-led transformation.

TRUST — Empowering Communities, Transforming Lives
