



Trust for Rural & Urban Social Transformation

Annual Report

January – December 2024

1. Introduction

Having formally transferred its earlier programs — including SHG account auditing and related activities — to their respective organizations in early 2023, TRUST embarked on a new phase of community engagement during the reporting period.

Tribal communities from several villages in the Kalrayan Hills approached TRUST seeking renewed support for their socio-economic development. This renewed engagement is rooted in TRUST's longstanding commitment to the region: its sister organization, the Community Services Guild, worked with over 28 villages in the Kalrayan Hills, Salem District, between 1980 and 2007.

In response to this request, TRUST staff conducted a preliminary needs assessment across four villages. Following a review of the findings at the Trustees' meeting, the Board resolved to launch the second phase of TRUST's Tribal Development Programme in the Kalrayan Hills.

2. Governance & Leadership

Board of Trustees

Name	Designation
Mr. R. Gopikanthan	Managing Trustee
Dr. Aishwarya Arjun	First Trustee
Mr. Venkatachalam Ramanujam	Executive Director (Hon.)

Mr. Madhu Sudhanan continues to serve as Chief Coordinator of TRUST's programs and activities.

Organizational operations are structured across two divisions:

- **Kalrayan Tribal Programme:** Managed by two dedicated staff members: one responsible for agricultural activities and community coordination with tribal communities, and one responsible for accounts and program administration.
- **Head Office (Karumapuram):** Responsible for overall accounts supervision under the Senior Accountant, along with other administrative functions. Field operations are coordinated from the Project Office at Karumandurai.

3. Programs & Activities

3.1 Women's Self-Help Groups for Tribal Women

As a foundational step toward building sustainable programs among tribal communities, TRUST facilitated the formation of women's self-help groups (SHGs). By the close of the reporting period, 32 SHGs had been established with a combined membership of 391 women across 14 villages in the Kalrayan Hills, Salem District.

3.2 Group Savings

Tribal women have historically been dependent on informal moneylenders charging exploitative interest rates. To address this, TRUST encouraged SHG members to initiate group savings schemes. Members are now able to access loans from their pooled savings, with interest accruing within the group — significantly reducing dependence on external lenders.

3.3 Micro-Credit Loans

While TRUST initially opted not to provide direct loans, field surveys revealed that tribal borrowers were subject to interest rates ranging from 36% to 60% per annum from informal sources. Members were advised to borrow exclusively from group savings wherever possible. Subsequently, in response to requests from SHG members, TRUST introduced a micro-credit loan facility at a simple interest rate of 18% per annum, with flexible EMI repayment options. Loans are sanctioned on a case-by-case basis, subject to demonstrated need.

3.4 Agricultural Support — Krishi Vigyan Kendra (KVK), Salem

Agriculture constitutes the primary livelihood of tribal communities in the Kalrayan Hills. Through a collaboration with KVK Salem, TRUST facilitated the following interventions:

- Farmer training sessions on improved agricultural practices
- Free distribution of seeds and saplings, including Karuppu Kavuni paddy, tomato, chilli, coconut, millets, and other varieties
- Distribution of poultry (chickens) to beneficiary households
- Training in poultry rearing and management

3.5 TAHDCO Subsidy Loan Programme

TRUST engaged with the Tamil Nadu Adi Dravidar Housing and Development Corporation (TAHDCO), which provides subsidized loans exclusively for Scheduled Tribe and Scheduled Caste communities. Tribal beneficiaries had previously been exploited by middlemen demanding bribes while failing to facilitate loan access.

Through direct coordination with the TAHDCO District Manager, TRUST assisted tribal applicants in obtaining loans through legitimate channels, free of intermediary interference. 35 tribal women were recommended for and successfully received TAHDCO loans, which were utilized primarily for the purchase of milch animals, thereby enhancing household income and economic stability.

3.6 Beekeeping Training — Kavin Apiary, Coimbatore

Recognizing the significant income potential of hill honey, TRUST organized a beekeeping training program in partnership with Kavin Apiary, Coimbatore. 43 tribal members participated in the training, equipping them with skills to pursue beekeeping as a supplementary livelihood.

3.7 Tamil Nadu Unorganised Workers' Welfare Board

TRUST conducted awareness sessions among tribal communities on the welfare schemes available to unorganised workers and their families under the Tamil Nadu Unorganised Workers' Welfare Board. As a result, two beneficiaries from the Kalrayan Hills were successfully enrolled and have begun accessing scheme benefits.

3.8 Plant Distribution Programme

TRUST distributed 8,000 timber and fruit saplings across 12 varieties to 141 tribal beneficiaries at highly subsidized rates, supporting long-term agroforestry and household income generation.

3.9 Education Scholarship Programme

TRUST continued its scholarship support for Preethi, an orphaned student, in the second year of her education. She demonstrated commendable academic progress, achieving **66.35%** in her first year of study. TRUST remains in active coordination with the Child Welfare Committee (CWC), Salem, to identify and extend support to other deserving children from vulnerable backgrounds.

4. Impact At A Glance – 2024

Indicator	Achievement
Villages Reached	14 villages in the Kalrayan Hills
Women Empowered	391 tribal women across 32 SHGs
Collective Group Savings	₹2,19,200 mobilized from 391 members
Internal Group Loans	₹1,57,000 disbursed to 10 women's groups
Interest Rate Reduction	From 36–60% (moneylenders) to 18% (TRUST)
Micro-Credit Disbursed	₹33,40,000 to 167 women members
Beekeeping Trainees	43 tribal members trained
Plant Distribution	8,000 saplings provided to 141 families
TAHDCO Loan Access	35 women — middlemen eliminated
Education Support	1 scholarship recipient (66.35% academic achievement)

5. Looking Ahead – 2025 Priorities

Building on the progress achieved in 2024, TRUST has identified the following priorities for the year ahead:

- Expand SHG formation to cover additional tribal villages in the Kalrayan Hills
- Scale beekeeping and poultry programs as sustainable income-generating activities
- Strengthen education outreach to support a greater number of children through scholarships

- Develop a **Tribal Farmers' Producer Organisation (FPO)** to improve market linkages and enhance farm incomes
- Deepen collaboration with government welfare programs to ensure direct access to benefits, free from intermediary exploitation

Acknowledgements

TRUST expresses its sincere gratitude to its dedicated staff, the tribal communities of the Kalrayan Hills, and its government partners — including KVK Salem, TAHDCO, and the Tamil Nadu Unorganised Workers' Welfare Board — whose collective commitment made the programs of 2024 possible. TRUST also acknowledges the invaluable support of all donors and well-wishers who continue to enable meaningful impact in underserved communities.

Contact Information

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Through The Lens - 2024

Images 1 - 5: Distribution of coconut saplings to tribal people in partnership with Krishi Vigyan Kendra (Salem)





Images 6 - 8: Distribution of seeds, saplings and paddy in collaboration with Krishi Vigyan Kendra (Salem)



Images 9 - 11: Beekeeping training organised for tribal people by TRUST in partnership with Kavin Apiary (Coimbatore)



Images 12 - 17: Various skill building training sessions and meetings run by TRUST for women's groups and farmers.

