Kanyakumari Social Service Society

Diocese of THUCKALAY
Kalluvilai, Mulagumoodu p.o
Kanyakumari District, Tamilnadu, India

Phone: 04651-275160, 275214

Email: kkssstk@yahoo.com
Website: www.kksss.org



Annual report

2010-2011

Vision

"A Society where Human Worth and Dignity valued and respected"

Mission

Sustainable Development of the poor and the marginalized.

Objective

- Get the voice of the poor heard by responsible persons.
- Equipping the poor to access the public services and government benefits.
- Promoting human right & self-reliant communities, ie, Self Help Groups.
- Bringing gender equity and gender equality among the public.
- Addressing the new developmental challenges through collective advocacy.
- Motivating and organizing the people for sustainable development

Message from the President:

It is a great privilege and pleasure for me to pen this message at this time of presenting the annual report of the activities and achievements of Kanyakumari Social Service Society, the outreaching stream of Diocese of Thuckalay. “He has sent me to proclaim liberty to the captives and recovery of sight to the blind; to set free the oppressed and announce that the time has come when the Lord will save his people” (Luke 4: 18-19). As the Syro Malabar Church celebrates the mission year, let us be true advocates and ambassadors of our lord.

Our special apostolate is the heralding of his liberation mission of Jesus in our particular situation. “I hear the cries of my people and I want to liberate them, “is that Moses heard from God. May we be sent by God to liberate them and proclaim the good news to the poor and the oppressed? Love and service to our brethren is not a voluntary act of charity but a fundamental responsibility to each one of us.

With an attitude of gratitude I hereby express my sincere thanks to each one of you who has rendered your service to implement the programmes of KKSSS, during the year 2010-2011. I appreciate the dedication and acknowledge the sincerity of Rev. Fr. Thomas Thekkeyil and his team in exercising the ministry of service and love rendered throughout this year. A good number of people are there whose sincere effort is found behind the successful service done by KKSSS.

I wish a very good time ahead and invoke God’s blessings for all the effort and endeavors of the coming year. May we be strengthened by the great missionary, our Lord and Saviour Jesus Christ who gave His life as a ransom for many.

From the Desk of Director:

I am very much pleased to present the annual report of Kanyakumari Social service Society for the year 2010-2011. In order to achieve the goal, KKSSS has received generous help and committed services from various agencies and individuals. In this memorable moment I would like to thank all the persons who co-operated in this venture directly or indirectly. I thankfully remember all funding partners for spending their precious money and time for us. The whole hearted services rendered by the various Govt. departments deserve a special thanks. The support and decisions of the Governing Body and General Body are very much appreciated. Committed service of the staff of the KKSSS is the big force behind all the success. Paternal love and care given by the Patron, Bishop Mar George Alencherry must be highlighted everywhere. Moreover Almighty God leads us to light.

Thanking you all

Fr. Thomas Thekkeyil,

Director, KKSSS.

Projects: -

- IDEA
- Karunai Illam-funded by TDH
- Save A Family Plan-SAFP
- Family Development Programme
- SAFP-Housing Project
- SHG Promotion
- Micro Finance
- NMDFC
- R.D Scheme
- Child Care Centres.
- Angel Garments

Introduction: *- Stepped into another year in providing accompaniment support in development intervention for our clients. The reporting period witnessed many events in and out of our organization. Organizing the poor towards empowerment and sustainability has been our priority during these days. In line with it, fixing targets and accomplishing it has been our agenda. The world around has witnessed disaster and natural calamities. It all depends on how we navigate through crisis situation and how the community is being prepared to be resilient, bear the shock. The fast depletion of natural resources and the resultant effect on the environment, human life and agriculture has attracted our attention to address it with community participation. Creation of bio-diversity and nutrition garden is the two alternatives to mitigate the negative impact. We also touches areas like sustainable agriculture raising awareness on planting trees creating bio-diversity parks and conservation of natural resources. These are implemented through our established CBO's Self Help Groups. All our interventions have the desired impact on the community. Last year we touch the lives of people through our various programmes. The pressing demands to accompany the target in addressing the issues are high and as such we have to go miles in accomplishing it.*

IDEA: - Integrated Development through Empowerment and Action is a programme supported by Caritas India. We are in the second phase of project, 2010 to 2013.This programme aims at socio economic empowerment of women in 8 villages and establishing support structures at the diocesan level. As a result of implementation of this project, the following systems and structures were created.



CDC Meeting

- Structure like core development Cell, Diocesan Development Advisory Board and trust area communities were formed.
- Policies like Human Resource Development Policy, Diocesan Perspective plan, Finance Policy and Gender policies were formulated and put into practice.
- Capacity of staff has been improved by providing them with training.
- Empowerment of women took place through self help group promotion and training.
- Integration among various diocese departments has taken place.



Training on mother and child care

Through this programme, we could be able to promote 52 self help groups and touching the lives of 950 poor families in our target villages. We do cooperate with Caritas India in capacitating of our project staff by sponsoring them for various training organized by them. The training our staff participated is in gender, tools for networking, financial management, Natural Resource management and online fund raising. At the field level the beneficiaries were trained in group management, mother and child care, HIV/AIDS, book-keeping and accountancy, organic farming and entrepreneurship development training.

Micro Project:

This micro project, intended for the income improvement of 300 beneficiaries in 5 years by providing a does to the identified beneficiaries at the first year, beginning of the project. The market for goat is always steady. At the present market rate, per kilogram of meat costs Rs.380/- This is one of the alternate economic activities at the village level. The goat yield

two to three kids at a time when it reaches one and half years. It gives milk and its meat fetches good market always. Maintaining goats is equal to having an ATM account. The goats can be sold out at any time when in need of money for tiding over emergencies, because the external factors are favourable for rearing goats and multiplication of goats like the availability of fodder for goats and developing market for goat meat. Thus it is a viable and replicable economic activity model.



Free goat to Mrs. Rani

Karunai Illam



Karunai Illam, a home for community Based Rehabilitation centre is in its 21st year of existence. Children with locomotive disorder, mental disorder, cerebral palsy, visually impaired and hearing impaired are admitted in the home. At present the student strength of this home is 62 children in the age group of 5 years to 17 years. The community based rehabilitation is implemented in 18 panchayats in Munchirai and Killiyoor panchayat unions of Kanyakumari district since 1991. We are extending rehabilitation services to 944 persons of different age group under lower disability, mentally retarded, cerebral palsy, hearing impaired and visually impaired category. The very purpose of existence of this home is to mainstream persons with different ability by reducing the disability and by increasing the mobility.

Save A Family Plan- Regular beneficiaries program is a project supported by Save A Family Plan for selected beneficiaries. This project support spans over a period of 6 years without any break. During this reporting period 205 beneficiaries were provided with a minority



FDP Beneficiary, Mrs. Pichy, Nithravilai

financial assistance of Rs.800/- per month. Apart from this regular support, the beneficiaries are provided with gifts from time to time. This basic assistance, it is presumed that, will help them to sustain themselves and to get out of the BPL list within a period of 6 years.

Millennium Housing Project- This is a onetime support by Save A Family Plan India. This assistance is for identified beneficiaries for the completion of 16 houses in the project area. The beneficiaries are the builders. They decide on the plan, mobilize resources and in this process a financial assistance of Rs.25000/- to each beneficiary will facilitate the completion of houses. The beneficiaries are poor and are identified by fully adhering to the PRA tool provided by the funding partners.



House warming ceremony-Mr. Mohanan's house

Self Help Group Promotion- These are non-professional community based groups formed with a trust and conviction that the community, no matter how backward, has resources that can be mobilized for meeting individual needs and that of community needs and bring about social change. Promoting new SHG's has been an ongoing process. We reach out to hamlets where women are not covered so far under SHG movement. As a result of our continuous presence at the grass-root level, we have promoted 392 Self Help Groups covering 7060 women. The push factor in SHG promotion is that, women are motivated to become member of SHG, is to attain socio-economic empowerment. The newly promoted groups are provided with training support in order to capacitate them for more and more inclined towards enterprise promotion and during this year alone 37 new Income Generation Programme was started.



Empowerment classes.....

Micro Finance- Microfinance is the provision of financial services to those who are excluded from conventional financial services since most are too poor to offer much or anything in by way of collaterals. It is for banking the unbankables. It is based on the premise that poor have skills which remain unutilized or underutilized. Unleashing of energy and creativity in each human being is the answer to poverty. It presents a series of exciting possibilities for extending markets, reducing poverty and fostering social change.

The salient features are-

- Financial services
- Entrepreneurship opportunities
- An end to mistreatment and exploitation by money lenders
- A system where they could produce, manage and maintain their own finance.

The purpose of loan is usually for income generating ventures. The repayment is almost 100%. The following graph shows the growth of micro finance.

Micro Finance		
Source of Loan	**No. of SHG's**	**Loan Amount**
KKSSS	160	53,965,000.00
Bank	58	14,289,000.00
Total	218	68,254,000.00

National Minority Development and Finance Corporation:

We are one of the approved agency for the implementation of micro finance programme. The sanctioned amount was Rs.11, 25, 000/- The recovering rate is 100% and it is monitored regularly for disbursing additional loan from it. The rate of interest for this loan is

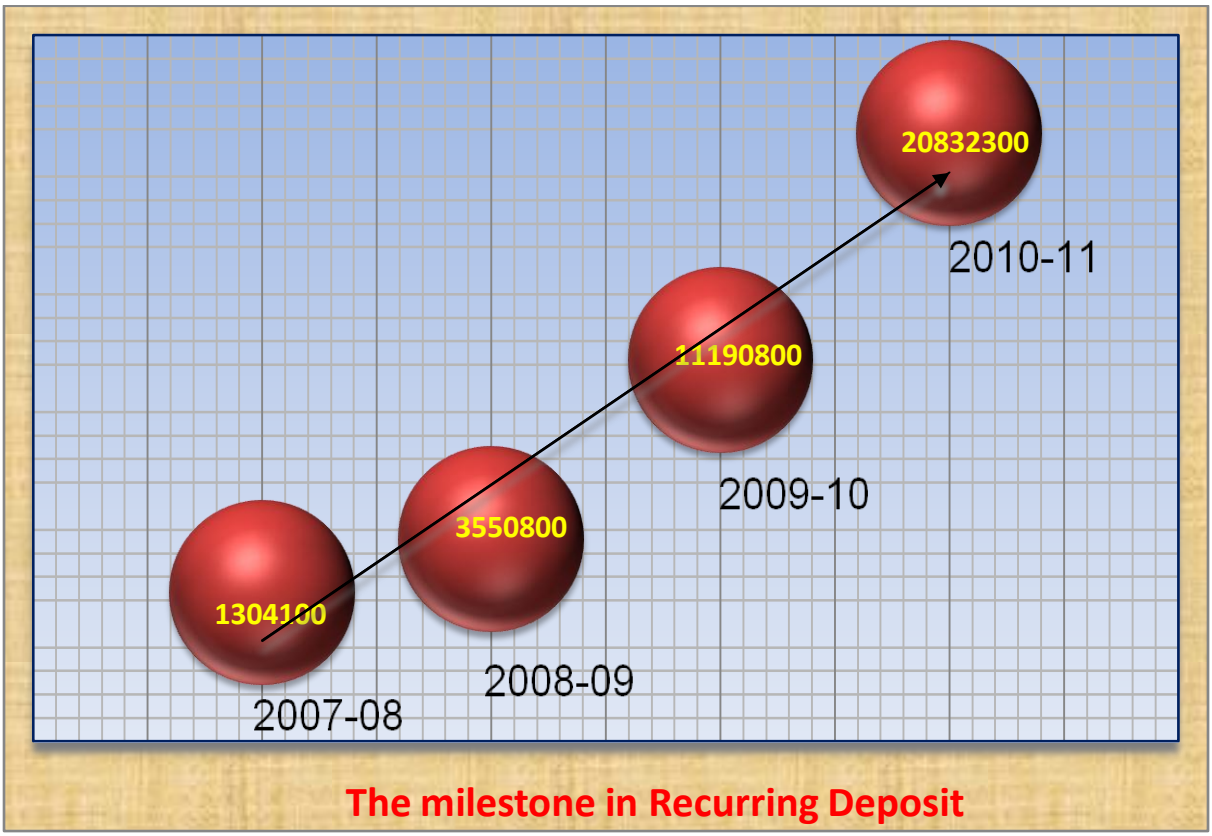


Monitoring visit of an IGP unit through NMDFC

below the prime lending rate is to be given exclusively for minority community for their economic development.

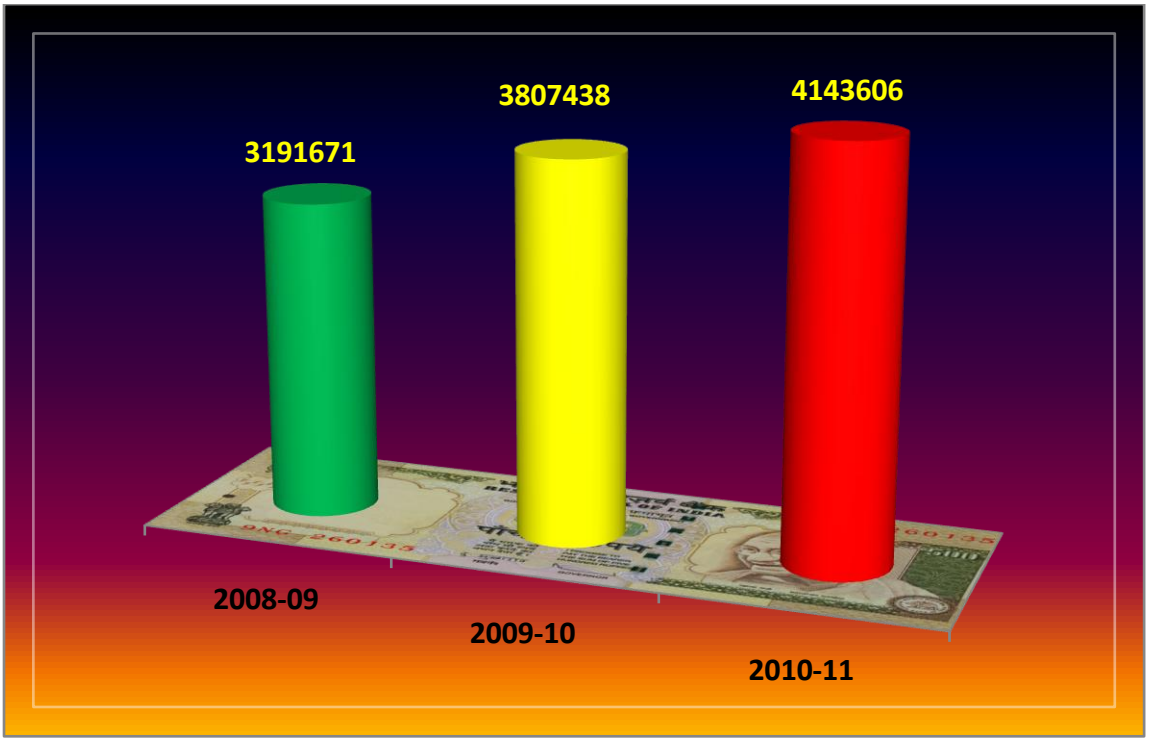
Recurring Deposit Scheme-

This scheme was started in 2007. Under this scheme members of the self help group, public or others can save Rs 100 and its multiples for a period of 75 months without any break. On completion of the maturity period, the depositors are eligible to receive Rs.10000 and its multiples. As years pass by, the membership is also increasing. The following graph will give the growth trend. As of now we have 3461 members in this scheme.



Small Saving Scheme – Small savings scheme was introduced in 1992 and since then, this has been a regular scheme. This is an optional savings scheme. The members can avail loan from it to a maximum of Rs.10, 000/- provided they should have a savings balance of Rs.5000/-. Otherwise the saved amount can be withdrawn at any time, usually during the months of May and December. The cumulative membership in this scheme 4835 persons and

the membership is on increase. The following bar diagram will give the details of small savings.



Savings on a positive note

Child Care Centers – This programme was started in 1975 with only three centers and since then grown in size and members. In spite of the stiff competition from the private players in the market, we are maintaining steady improvement in number and size. At present we have 24 centers spreading across the project area. These schools are intended for the children hails from poor families in the villages. The systems of education we follow in these schools are playing way method. Unlike the commercial schools the cost of education is very low. But the children get opportunities to draw out the inherent potentials which form a strong foundation for future growth.



Tiny tots in a dancing pose....

Angel Garments – This is an Income Generating sustainable unit promoted in collaboration with V-Guard in Palugal. The V-Guard, one of the major electronic appliances corporate from the State of Kerala have ventured into the production of women's under garments, brassieres with the brand name V-Star in collaboration with KKSSS by extending technical and market support. By this joint venture, it is envisaged that the promoter has to procure the machineries, provide sufficient space for work area, and find out the required manpower, women, to stitch and to organize all these factors of production. In turn the V-Guard company provides training support at their cost, provide raw materials, and provide market support for the entire finished products. 27 women are working in this unit on piece rate basis. On an average they are earning Rs. 150/- to Rs. 200/- per day. Thus it is a livelihood option for the unemployed women.



Bishop Inaugurates Angel garments at Palugal

Conclusion:

To conclude it has been a travel, a relentless travel with a cause to intervene it to the life of many of our clients those are caught in abstract poverty, disorganized, need accompaniment support and to liberate them from ignorance. We are confronted with various issues and to cite a few, the prevailing political climate, lack of charismatic leaders, high handed corruption at all level, terrorism, the ever widening gulf between the rich and poor, unbalanced economic growth, uneven distribution of wealth and resources, alarming unemployment, economic depression, climatic change, HIV/AIDS frequent disasters and the havoc caused to mother earth are some of the obstacles stands in the way of development. The travel continues till we find remedial measures to address these issues. LET US TRAVEL TOGETHER TO REACH THE DESTINATION.

Governing body members:

Very Rev. Fr. Philip Kodianthara	President
Very Rev. Fr. Mathew Thekkekuttu	Vice President
Very Rev. Fr. Thomas Thekkeyil	Secretary
Very Rev. Fr. M. Christudas	Treasurer
Rev. Fr. Johnsilal Arackaparambil	Member
Mr. K. Sukumaran	Member
Rev. Fr. Joseph Nedumpuram	Member
Rev. Fr. Mathew Mulangaserry	Member
Rev.Fr. Thomas Palakkadu	Member
Rev. Sr. Ann, SABS	Member

OUR FUNDING PARTNERS.....

- **Caritas India**
- **Save A Family Plan-India**
- **Terre des Hommes**
- **National Minority Development Financial Corporation (NMFDC)**
- **Raskob Foundation**
- **Catholic Health Association Of India**
- **Manos Unidas**





Monthly Review Meeting

Monthly Review Meeting





Staff exposure visit

Coir Skill Training





Career guidance to youth

Financial management training





SAFP annual gathering

Exhibition at Padanthalumoodu



With best complements from the board of Governors, Director and Staff of KKSSS

