1 .Introduction

We have crossed yet another milestone in the growth of Kanyakumari Social Service Society by successfully completing 37 year of service for the cause of the weaker, poor and marginalized community in Kanyakumari district. And there by stepping into the 38th year with rich experience, learning and a purpose. When we took back and evaluate the success and failure of the previous year, we are satisfied with our accomplishments. This could only be achieved with the cooperation and support of staff, stakeholders and funding partners and cruising ahead with a cause for the sustainable development of the target community, esp, the women. Many of our projects and activities are focused towards empowering them. Empowerment of women will go a long way in sustaining the communities around us. Empowerment means women achieving increased control in decision making and better access to service, opportunities and resources. Empowerment is ensured when economic participation, economic opportunity, political participation, educational attainments, health and well being of women are accomplished. Self help group is the ideal platform in which the signs of empowerment are visible. The various logical steps in this process are motivate the poor women, build their capacity by providing them training, establish linkage with financial institutions and market channels, promotion of micro enterprises at individual and group level, increasing their income base and involve in beyond credit activities and participate in civic body elections. Thus women will have access and over their livelihood options.

2. PROJECTS.

2.1. Integrated Development through Empowerment and Action.

Integrated Development through Empowerment and Action has been implemented with the objectives of establishing support structures at the diocesan level, socio economic empowerment

of women in 8 villages and improved health status of women in 8 villages in three years. This project was initiated in 2007 with the financial assistance of Caritas India and its first phase was completed in March 2010. As a result of implementation of this project,

1. Structures like core development cell, diocesan development advisory board and thrust areas committee were created
2. Capacity of the staff has improved by exposing them to various training,
3. Empowerment of women through promotion of self help groups,
4. Addressing women's health issue.

We have completed the first phase of the project which resulted in achievement of the following activities.



Through this project we could be able to reach out to 1296 self help group members, 320 children and the indirect beneficiaries nearly 6500 persons. The various structures established within the diocese are CDC, DDAB and TAC. These structures are formed and facilitated for the effective implementation of the objectives. The systems created as a result of IDEA programme are reporting and documentation and office automation is in place with the introduction of MS-Office 2007 and Tally ERP 9. Proper monitoring system with suitable MIS was developed. DPP and HR policies were formulated and were implemented. 72 SHG's were promoted and through these groups all the development intervention were carried out. KKSSS project staff were exposed to various capacity building training in the areas of gender, HIV/AIDS, NRM, RBM, PCM, Advocacy and Lobbying, Financial management, Tools for Networking and community organization. By implementing this project integration was brought about with the commissions of the diocese. At the field level the beneficiaries were trained in sustainable agriculture, gender sensitization, legal rights and Right to information, HIV/AIDS, Nutrition and Health, Book keep and Accountancy, IGP training and EDP training. During this



period interfacing with health department, banks and PRI's were established for the benefit of the clients. In short it is an integrated project which can create replicable and sustainable model.

Since we have realised the objectives envisaged and performed well upto the expectation of Caritas India the project is extended for another phase, for 3 more years.

2.2 .Karunai Illam



Karunaillam is a community based rehabilitation CBR home for the children with physical challenges, esp., locomotive disorder, mental disorder, cerebral palsy, visually impaired and hearing impaired. This centre is recognized by the government of Tamil Nadu. At present there are 85 students with locomotive disorder studying and residing in the center. Community based rehabilitation is a project implemented in 18 panchayats in Munchirai and Killiyoor panchayats unions of kanyakumari district. With the objective of addressing the issues of differently abled persons in the age group of 1 year to 25 years we are providing education and other services in order to reduce the disability and increase mobility thus mainstream them to lead a normal life with social acceptance. This project has been continuously supported by TDH Netherlands for the past 18 years since 1992. We are one of the senior partners in India.

We rightfully remember and place on record the selfless service of Mr. Lei Bourns, Director, South Asia Region, Tdh Nl who has put in 25 years of service for the cause of differently abled. He is an embodiment of love and affection towards the physically challenged. He is an authority on the topic in South Asia. We wish him all the success for his future endeavours.

2.3. SAVE A FAMILY PLAN

SUSTAINABILITY THROUGH PARTICIPATION, EMPOWERMENT AND DECENTRALIZATION (SPED)- EXTENSION PROGRAMS

Income Generation Program for Unmarried Elderly women



The activity is intended for supporting the elderly spinsters and motivate them to begin income generation ventures in order to make a steady regular income.

Income Generation Program for HIV/AIDS affected/infected women and women vulnerable to human trafficking and migration

This income generation activities are of immense help to the HIV/AIDS affected/ infected women and women vulnerable to human trafficking and migration women in particular for their economic upliftment and self-reliance.



Orientation Training on Gender Mainstreaming to Diocesan Priests, Religious Sisters, Religious Priests and Religious Brothers



To establish gender equity among the various religious leaders of Diocese a Orientation Training on Gender Mainstreaming to Diocesan Priests, Religious Sisters, Religious Priests and Religious Brothers was conducted.

FAMILY DEVELOPMENT PROGRAMME

Regular Beneficiaries Programme is a Canadian Based funding agency, supported project. This programme was started in 1972 and continues till date. During the reporting period 204 beneficiaries were provided with monthly support of Rs.750/- each per month. The beneficiaries were selected based on the criteria fixed by SAFP. The monthly support of Rs.750/- will be used for initiating micro-enterprises.





Apart from the regular benefit of Rs.750/- to each beneficiary some of beneficiaries are provided with special gift as decided by the benefactor. The cancellation or addition of beneficiary is decided by the SAFP. The present trend is that the beneficiaries are inclined towards spending the money in microenterprise promotion, medical treatment and the education of their children. Apart from the SAFP grant the beneficiaries raised funds from other sources to complete the income generation activities.

2.4. Roscob Foundation for Catholic Activities:-

During this reporting period Rascob Foundation has provide us an outright grant for the realisation of the following objectives.

- Providing capacity building training to 804 group leaders and 36 preschool teachers on financial and group management
- Providing training support to 70 staff on organisational development.



- Arranging exposure visit for 106 Staff. This project was successfully implemented to achieve the desired result.

We provide capacity building training to 795 Self Help Group leaders on SHG

management, financial management, maintaining books and account. This has resulted in the proper functioning of these SHGs which are promoted for socio economic empowerment. They start with savings and credit and move towards financial dependency and economic empowerment.

All the staff and pre school teachers are provided with organisational development training to improve the interpersonal relationship and efficiency. This was conducted in a different environment away from office for ensuring complete participation. The staffs are exposed to other NGOs doing similar kind of activities, so that they learn, internalise and implement unique features in the development scenario in our organisation.

This project helps us to improve the capacity of staff and to improve the efficiency of staff.

2.5. SHG Promotion



Self Help Group promotion has been a regular programme of our society. We have promoted and maintaining 376 SHG's in our project area with a membership of 6768 women. This process continues and new SHG's are promoted taking into consideration that no poor women are uncovered. The concept of peripheral growth applies here. When poor women notice the growth of their neighbours' by becoming members of the self help group, they are also motivated to become members of self help group and eventually new groups are formed. The various steps involved in the SHG promotion process are motivate the women to form self help groups, capacitate them to maintain the books and accounts and manage the groups of their own, forge linkage with banks and financial institutions for meeting the groups credit requirements. These are the logical steps towards the sustainability of SHG's. Out of the 376 SHG's 124 SHG's are involved in micro enterprises, thereby creating disposable income. For the realization of empowerment is the first step. And the self help group promotion ends in the empowerment of women. These groups have availed Rs 1,44,34,000 from banks and Rs 2,75,75,000 from our society. These SHG's when approach banks for credit, the cumbersome process they have to undergo, the inordinate delay from the date of application to date of sanctioning and the collateral security the group have to provide makes the group reluctant to approach the bank for more credit. Raising up to situation and grabbing the situation we advance microfinance to these SHG's.



2.6. Micro-Finance

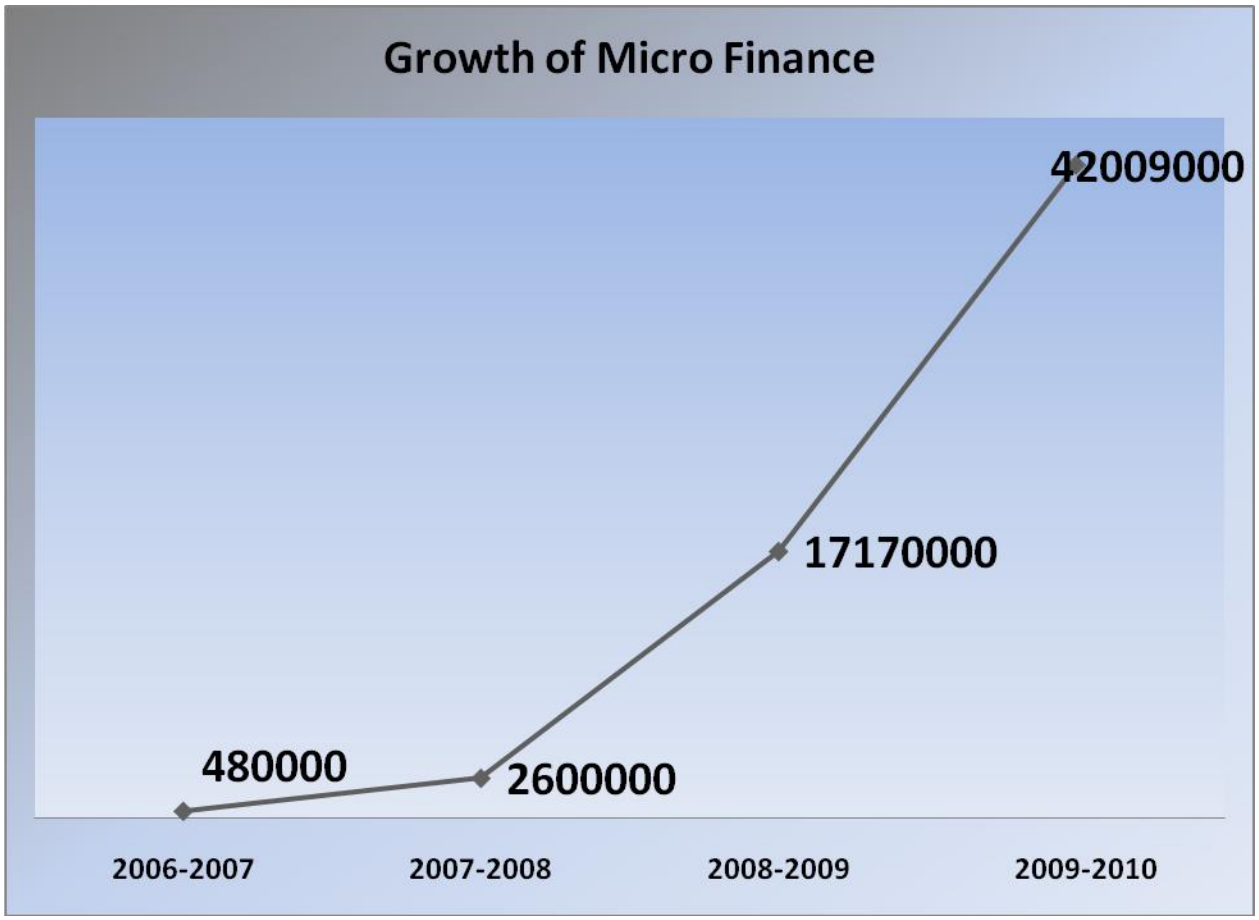
In the words of the Nobel laureate, Dr. Muhammad Yunus, "the poor themselves can create a poverty-free world. All we have to do is to free them from the chains that we have put around them."



Microfinance is the provision of financial services to those who are excluded from conventional commercial financial services since most are too poor to offer much - or anything - in the way of collateral. 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



Over the period of time, we have promoted 376 Self Help Group across the project area. But of late, for availing credit from banks, the complicated and cumbersome process makes the group members to go in for alternative source credit. This is a business opportunity for us and we are slowly entering into microfinance activity. We are providing microfinance to SHG's promoted by us. The repayment is almost 100%. The following table will give the details of micro credit provided to SHG's.

We are one of the approved nodal agents for the implementation of National Minority Development Finance Corporation micro finance programme. They have sanctioned Rs. 2500000/- for us. The first installment of Rs. 1125000/- has already been released and utilised. We are waiting for the release of second installment soon. This scheme helps the marginalized towards economic empowerment.



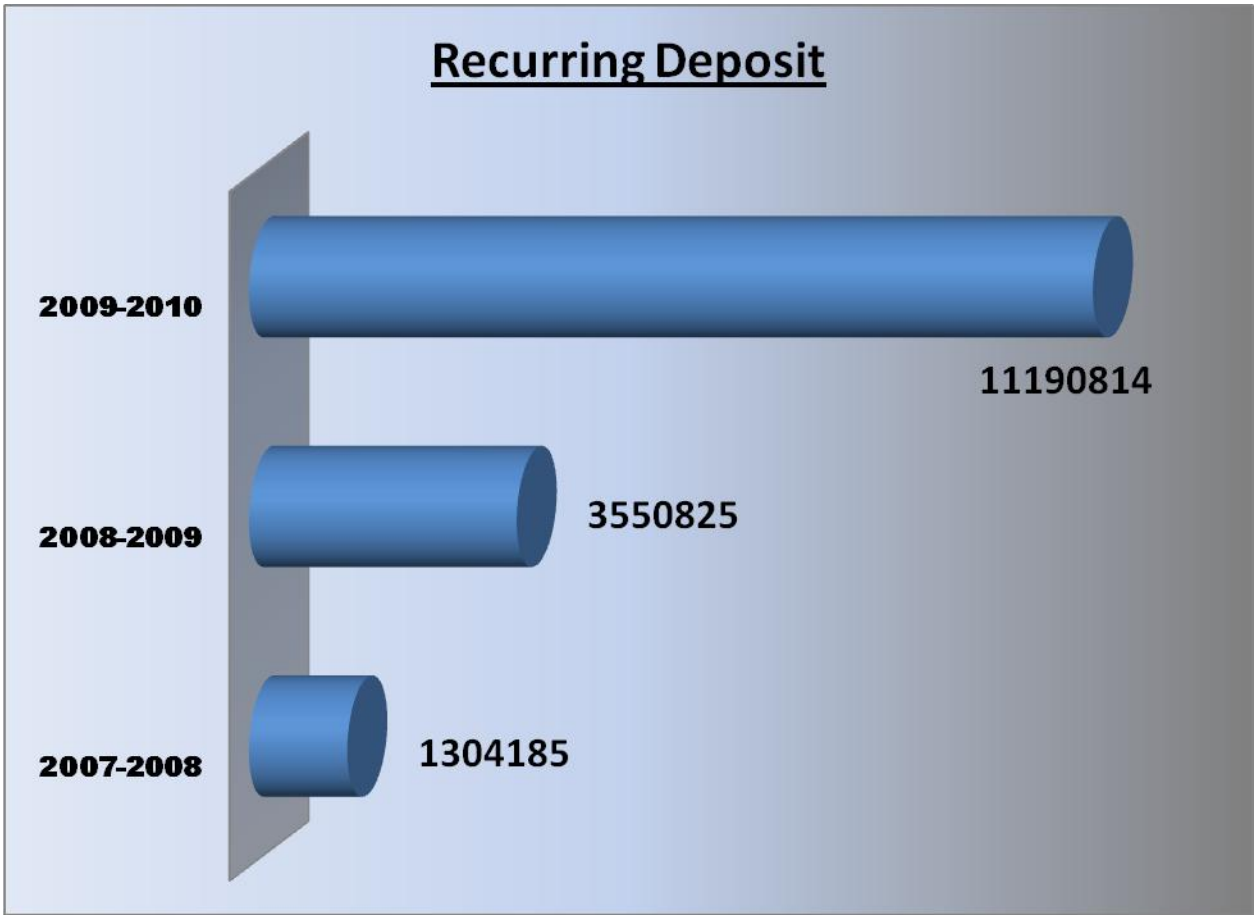
Source of Loan	No. of Groups	Loan Amount
KKSSS	112	27575000
Bank	57	14434000
Total	**169**	**42009000**

2.7. Recurring Deposit Scheme

Recurring Deposit has been a regular programme for KKSSS since 2004. Under the scheme the members of the group, public or SHG's can save Rs. 100/- and its multiples for 75 months. Upon completion of maturity period, they are eligible to receive Rs.10000/- and its multiples. This scheme has earned popularity among the clients and the membership in this scheme is on the increase. The following table will give the details of RD scheme.

Total Members : 2920

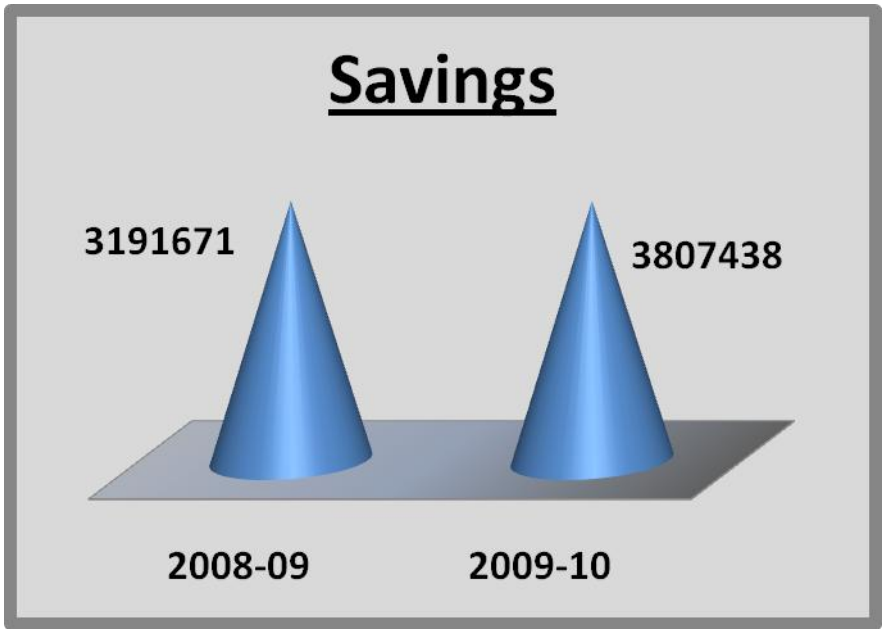
Total Collection : 11190814



2.8. Small Savings Scheme

Small Savings Scheme has been a regular programme of KKSSS since 1992. Under this scheme the members can save of their choice – optional savings. They can close the saving usually twice a year, during the months of December and May. But if they need it for any emergency, they can close it at any time. More and more members are showing interest towards it and the membership is on the increase. The following table will give the details of the small savings.

Total Members	:	4785
Total Savings	:	3807438



2.9. Child Care Centres



This programme was started in 1975 with only three schools and since then grown into size and numbers. We are maintaining 24 pre schools across the project area. The children of these centres hail from poor economic background. In the recent past mushrooming of matriculation schools are a very common scenario. These schools in the private sector impart education from the age to 3 years to 18 years. They charges exorbitant rate of fee which the common people cannot afford to. It is in this background these centres are providing quality education –Montessori system of education, at

affordable cost. It is here these children learn the basics of life by learning by doing. These centres are taken care of by trained and qualified teachers with a prescribed syllabus. During summer holidays the teachers are provided with in service training. Despite of the stiff competition from private players in the market, we are maintaining steady improvement in number and size.

2.10. International Women Day:

This year the International Women day was celebrated on 13.3.2010 at KKSSS office, Kalluvilai. This day also mark the occasion of inauguration of new building- the extension of first floor of the existing building. Bishop Mar George Alencherry presided over the function. Dr. Sinthikayal, Principal Women Christian College, Nagercoil, Mr. John Arokiaraj, State Officer, Caritas India and others spoke on the occasion. More than 1500 self help group members participated in the function. These women exhibit their skills through various cultural events; make the participants happy and the function a success.



2.11. Extension of Administrative Building:-



It is a long pending need to have an extension of the existing administrative block in the first floor. The extension block with a plinth area of 3000 square feet was constructed and on 13-03-2010 Bishop George Alencherry inaugurated and preside over the function. It was celebrated as a twin function, wherein the International Women's day function was also celebrated along with it. The main hall can accommodate around 1500 people. Provisions are made for guest rooms, mini conference hall. This



will be used for conducting meeting, organizing training and other functions connected with Kanyakumari Social Service Society.

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