CHAPTER III

ECONOMIC DEVELOPMENT AMONG THE CHRISTIANS

“The task of the Church is not merely to make material contribution to problems of poverty and economic injustice but to give the right orientation to development work so that in keeping with the value of local self-reliance, development become less a work of benevolent giving and more of participation with people aware of their rights, a work of participation with people who are struggling for a genuine human existence”\(^1\). The socio-economic activities are now called development projects.

Of all the social welfare activities the most urgent and compelling is the service to comfort the sick. The Lord himself has

\(^1\)Communication from the Catholic Bishops conference of India to the Synod of Bishops in Rome, Calcutta, 1974, p.35.
cured the sick in testimony of his divine mission. Though the Latin Catholics are economically backward, like the Good Samaritan, they have been rendering admirable service to nurse the sick and the suffering. The Lourdes hospital Cochin, The Holy Cross Hospital Kottiyam, Benzigar Hospital Kollam, Loka Raksha Hospital Arinalloor etc. have already become famous still greater and more consoling are the service rendered by the dispensaries to the suffering poor. In the interior and remote corners of the country, with very meagre transport and communication facilities, these dispensaries are the only salvation for the people. Leprosy clinics and maternity and child welfare centers are also maintained by the community in many places.

The Latin Catholic community has concentrated in the construction of their big hospitals in urban areas.

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2 Annual Report of Quilon Social Service Society, Quilon, 1965-67, p.15
The investment of the Latin community in the medical sector is a recent phenomenon. In 1941 the Archdiocese of Verapoly was the only diocese with a hospital. Orphanages, Crèches and home for the aged. The care of the orphans, destitute and the old has always been the concern of the Christian community. The Latin Catholics have taken keen interest in the establishment and maintenance of institutions for the orphans and the destitutes. The inmates of orphanages are trained in arts and crafts which enable them to earn their living later on.

HOUSING SCHEMES

“The poor is always with you” said the Lord (John Xll/8).

In spite of the crusade declared by the Government against poverty the gap between the rich and the poor is increasing more and more daily. This gap can be bridged only by love and not by laws. Efforts

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3 François Houtart, Church and Development in Kerala, Bangalore, 1979, p.39.
have not been lacking on the part of the Latin Catholics to help the poor with land and houses. The diocese of Calicut has spent Rs. 45, 46, 612/- for the purchase of land for the landless and to construct houses for the poor. 1186. 91 acres of land were distributed among the landless and 1147 houses were built and donated to the poor families. As a souvenir of the golden jubilee of the diocese in 1973, 50 houses were built in ward no 30 of the Calicut Municipal Corporation and given over to 50 poor families.

The Archdiocese of Verapoly has built 1800 houses and donated to the poor families either entirely or at 1/3 cost. The diocese of Ernakulam built 157 houses at Pallithotam for those who had lost their houses. The Marianad colony and the rehabilitation Centre at Pallithura of Trivandrum diocese are also engaged in housing schemes to help the poor cottage industries.

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4 Interview with Rt. Rev. Dr. Varghese Chakkalakal, Calicut Bishop, 07/05/2013.
If we give a man a fish he will eat it, but if we teach him fishing he will earn a living by it. Though feeding the hungry and clothing the naked are excellent modes of social service a superior from of social service is to organize these people and give them a chance to earn for their living through small scale and cottage industries run as a social service. The Vimalalayam in Thiruvananthapuram render excellent service in this line providing work to more than 2000 girls through their training cum production of handicrafts.\(^6\)

The beedi making industry and the cottage industries under the archdiocese of Verapoly provide employment to 150 boys and girls. The Archdiocese of Verapoly distributed over 317 sewing machines and the diocese of Calicut 21 sewing machines to young tailoring, coir yarn making, fishing net making, book binding, khadi

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\(^6\) Ibid; p.15.
spinning etc. are successfully carried on in various parts of the
diocese of Ernakulam. Coir yarn making and fishing net making are
taken up as a part of the social service in the diocese of Alleppey
also. The diocese of Trivandrum has 12 industrial units providing
employment to several young men and women. Social service
departments have been established in all the Latin dioceses of
Kerala.

Some of the Co-operative societies started in the Latin
Catholic parishes are flourishing and yielding rich dividends. The
fishermen’s Co-operatives of Trivandrum and Ernakulam own
mechanized boats and improved varieties of fishing nets. The church
is very active in solving the problems of traditional and mechanized
fishing during monsoon season.

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8 Files of Fish-Vending Women Forum, Trivandrum Social Service Society, Trivandrum, 1994, p.19.
9 Project Report Files of Kerala Social Service forum, Trivandrum, 1990-2010, p.11.
FISHING INDUSTRY

Fishermen form a large portion of the Latin Catholic community of Kerala most of the fishermen even now use primitive methods of fishing. More often than his work is a matter of chance and excepting for two or three months a year the fishermen’s hard work does not yield proportionate returns. The efforts made in the diocese of Trivandrum and Kannur to supply fishermen with mechanized boats and improved type of nylon fishing nets deserve appreciation. In the diocese of Alleppey the Catholic Fishermen Union is taking steps to improve the living conditions of fishermen. In the archdiocese of Verapoly 150 canoes were distributed to poor fishermen on installment basis.

Kerala at present contributes more than 42 percent of the country’s marine fish landing and 69 percent of the export earnings.

10 Ibid.
These achievements are attributable to fishermen. The Latin Catholic
have established several freezing plants. Most of them started in a
very humble way, but today they adorn coveted position in the
industry. Most notable among them are Oceanic Products Exporting
Co. Ernakulam, Esmario Enterprises Ernakulam, George Maijo& Co.
Cochin, Melayil Enterprises Ernakulam, Kerala Sea Foods
Ernakulam, India sea foods Cochin and Geo Sea Foods Cochin,
Vincent Ferns, A. J. Fernandez, C. M. Joseph and Albin of the first
four companies have won outstanding “Export performance” award
from the Government of India.11.

FARMING PROJECTS

In some of the parishes, farmers are supplied with pump
sets on installment basis. They are also supplied with good varieties
of seeds at the time of sowing. The poultry farm extension scheme of

Verapoly archdiocese has distributed to many families 100 layers each forming a unit that costs Rs. 1300/- poultry feeds are supplied at cheaper rates and eggs are collected by the social service unit. Each family engaged in poultry farming earns Rs. 45/ per mensem.

**BENEFIT FUNDS**

Credit societies, debt relief funds, death benefit funds and small savings schemes are being operated in most of the parishes of all Latin dioceses. These small funds, when efficiently managed are of immense relief and assistance to the poor families of the community.

From documents furnished by Caritas India by certain diocese of Kerala and by foreign organizations for development, the existence of 816 projects undertaken by the church in Kerala during

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12 *Decrees and Laws of the Vicariate of Verapoly, Koonammavu, 1879, p.5.*

the period January 1965 to August 1973 has been found. In this figure are included the projects initiated before this period but which were still in activity and also the initiatives which were financed during these years.

On account of the variety of their activities, they can be classified into seven main categories.

1. Training Centers – destined for youth, these projects link professional training to a lucrative work.

2. Small industries – economic enterprises generally based on the rationalization of local handicraft.

3. Farming and fishing – initiatives aiming at the improvement and increase of production and in certain cases the organizing of the sale of products.

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4. Water works – projects aiming at rationalizing the use of water necessary for agriculture or domestic consumption.

5. Housing – Schemes – local or diocesan organization, the objectives of which are the betterment of housing parish initiatives of an occasional nature are not included in the list.


7. Local equipments – construction of building or other forms of equipment destined for local community purpose.\textsuperscript{15}

These tables may not be interpreted as a measure of the zeal for social action of the various dioceses, because needs, equipment’s, geographical and social distribution of Catholics are

\textsuperscript{15} Interview with Sr. Presteena, Office Manager - Quilon Social Service Society, 03/05/2012.
quite different. They are useful to understand the structural factors intervening in the social activities of the diocese.\textsuperscript{16}

Socio economic development, the ultimate aim of which is the continuous improvement of the well-being of the entire population, depends on a large number of factors such as the size and distribution of population, resources and environment deliberate efforts, especially by the developing nations, are being made to improve the standard of living of populations through various plans.\textsuperscript{17} However in most countries, the rural sector has been receiving somewhat less attention in the past, and as a result, the rural urban differences have been increasing.

In India, a number of programmes such as integrated rural development, child health, family welfare, adult education and others have recently been introduced for the socio-economic development

\textsuperscript{16} Community Health-Newsletter, Quilon, 1995, p.5.
\textsuperscript{17} Ibid, p.7.
of the population, particularly for those living in rural areas.

Evaluation of the effect of these programmes is highly desirable and important\textsuperscript{18}. But since the socio-economic conditions of the people in any region depend on a large number of inter-related factors, which are qualitative as well as quantitative in nature, change with time and differs from person to person, it is difficult to develop procedures to measure it. However, if a function of some suitable representative indicators of socio-economic conditions, which approximate the existing conditions, is available, then a numerical estimate of the status may be obtained by utilizing either the values or the scores assigned to the indicator variables. A methodology developed at the Centre of Population Studies, Banaras Hindu University is described below.\textsuperscript{19}

\begin{tabular}{l}
\textsuperscript{18} Annual Report of Punalur Social Service Society, Punalur, 2006-2007, p.6. \\
\textsuperscript{19} Ibid; p.10.
\end{tabular}
A measure of the socio-economic condition (Social Status, SES) of a household was developed by the researchers at the Centre of Population Studies, Banaras Hindu University, in 1969, when the demographic survey of Varanasi was conducted. In general, a household is defined as a group of persons who usually stay together and take food from a common kitchen, but the household in this demographic survey includes, besides the above persons, those who stay outside and claim the household to be their own. Such persons usually leave wife, children and near relatives at home and visit the household at long or short intervals. Since these persons participate in the socio-economic and cultural activities, and share the responsibilities of the household they have been included.

The charitable organizations, associations and institutions, working for public purposes and using public funds are all registered

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20Study Report of the Socio-Economic and Educational Status of the target group of Quilon Social Service Society, Quilon, 1987, p.147.
as public trusts. They are non-profit organizations. The law in the state restricts charity to some purpose like,

(I) Relief of poverty and distress

(II) Education

(III) Medical relief and

(IV) Advancement of any other object general public utility, the law tends to discourage religious charities and to encourage secular charities. The nature and scope of some of these trusts may be given as follows for purpose of illustration\textsuperscript{21}.

Trusts for the advancement and propagation of education, literature, science or the fine arts to school, colleges and other educational institutions are charitable. A trust for building or maintaining hostels attached to educational institutions is also

\textsuperscript{21} Fund scheme-guide line, Karunagappally, 1993, p.17.
charitable. Education in the context of the law of charity, is not limited to teaching in the narrower sense. Raising the artistic taste of the country by public performances, dramatic musical etc. would be an educational purpose. Education includes also professional or commercial or technical education. Trust for education for developing mind or body, and for giving help in the form of school fees, books, scholarships, stipends, prizes, loans etc. is charitable.

MEDICAL RELIEF

Medical relief charities include,

1) Gifts for conducting a general hospital.\(^{22}\)

2) Gifts for maintaining maternity hospital.

3) Gifts for nursing hospitals, homes or wards.

\(^{22}\) Annual Report of Quilon Social Service Society, Quilon, 2003-2004, p.11.
4) Gifts for medical schools, nursing and midwifery classes for imparting medical research work.

5) Gifts for ambulance corps.

6) Gift for providing medical and surgical treatment.

7) Gift for providing a pathological and x-ray and allied departments for the beneficiaries.

8) Gift for maintaining sevashram and giving medical help according to status free, half free or paid service to needy persons.

9) Gift to poor and needy persons for medicine etc.

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24 Ibid.
TSUNAMI ACTIVITIES

It was Sunday after Christmas -26th December. Around 9.30 am the sea receded to bare the rocks at the bottoms. People were amazed at the sight but it was the lull before the rushing waves that devastated entire villages in our coast.

Huge seismic sea waves triggered by a massive under sea earthquake off Sumatra in Indonesia ravaged through Sree Lanka and almost plundered the coastline of Andaman Nicobar islands, Tamil Nadu and Kerala in southern India. The earth quake which measured 8.9 on the Richter scale is counted as the most powerful in the last 40 years in the world. The aftereffect of Tsunami has left thousands dead in south East Asia and many more homeless.

As far as Kerala is concerned the giant tidal waves left it’s fury in all its velocity and wrath in Kollam district. The 35 km
coastline of Kollam had always been a vulnerable point as regards sea erosion\textsuperscript{26}.

Alappad Panchayath in Kerala state, which suffered of the major chunk of disaster, has a distinct geographic setting as the village is sandwiched between the sea and the river\textsuperscript{27}. This tiny strip of land with an average distance of 150 meters separating the sea and the river runs 18 Kms. from one end to the other end. And in that awful day 140 people lost their lives and 3300 houses out of the 5700 houses in the area were rendered inhabitable.

The same day 60 houses in Kerala coast were also washed away by the tidal waves. Fishing equipment worth lakhs of rupees were destroyed by the rushing waves in Kerala coast leaving 6000 families in virtual famine situation\textsuperscript{28}.

\textsuperscript{26} Annual Report of Kannur Social Service Society, Kannur, 2008-2009, p.16.
\textsuperscript{28} Ibid; p.47.
Latin Catholic social service society launched its relief program by noon 26th December 2004. They started by setting up two relief camps at Sakthikulangara and one at Neendakara. We then moved on to Oachira and Karunagappally where the entire population of Alappad Panchayath had downloaded themselves to be welcomed warmly by temple, schools and private houses. Oachira temple grounds were filled with Tsunami affected people. About 32 relief camps sprang up by evening. They lost no time in supplying the camps with food materials, dress and medicine. Soon the youth wing of the diocese joined to serve as volunteers in the camp. Rev. Sisters from the convents joined the relief camp to bring solace to people. Caritas India lost no time to bring relief and they stayed with them since. People were overwhelmed by the generous flow of assistance from churches far and wide.

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KCYM was able to mobilize help from Indian Red Cross Society Maharashtra Branch, “Jeevan Mukti Seva Samasta” also known as white Army and medical team from Maharashtra were available for relief work. All the hospitals of the diocese joined in relief work.

**CARITAS INDIA AND CRS INTERVENTION IN RELIEF & REHABILITATION**

Caritas India made an immediate response by releasing Rs. 5,00,000 on December 28th itself which came in handy for immediate relief. Relief work received a big boost with the entry of CRS in the fray.

A memorandum of understanding (MOU) was signed between Latin catholic social service society caritas India and CRS for the second phase of relief beginning on January 18th and ending

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on 2nd March on an agreed schedule of activities. This agreement was proceeded by joint visits of CRS and Caritas India personnel in the affected area and after many rounds of discussions. The implementation of the activities covered by the above agreement was an entry point in sustainable rehabilitation measures by Latin Catholic Social Service Society.

**RELIEF CAMP**

This camp is a joint venture of Latin Catholic Social Service Society, Caritas India, CRS, Indian Red Cross Society, Maharashtra, and KCYM.

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31 Central Institute of Fisheries and Research Institute, Price data from Economic review of Kerala, Bombay, 1973, p.21.


33 Ibid, p.7.
Mr. Jose. P. A, Project Officer, QSSS was appointed camp coordinator. A camp office was set up at Azheekal with minimum staff. At a colorful function on January 10th 2005 relief camp was inaugurated. In the camp we focus on health and hygiene of the people, Kerala Latin Catholic Social Service Society believes in participatory procedure, we discuss about the work and responsibility of the camp in front of people. We finalized different committees in the camp supported by the people.

SALIENT FEATURES OF THE CAMP IS AS FOLLOWS:

- Committee for food storage, cooking sanitation, cleaning, water supply and recreation were constituted.

- Rev. Sisters from various religious congregations are present in the camp to render service.

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34 Ibid; p.12.
• Missionaries of Charity – Sisters of the Holy Spirit, Salesian Sisters, Bethany Sisters, Sisters of the Queen of Apostles, and Sisters of the destitute, F.I.H, Deacons and Seminarian from many theology Institutes also render service in the camps.

• Food Menu – Wholesome food is provided in the camp. We provide non vegetarian food on four days a week. Two full time professional cooks are deployed for preparation of food. It is also supported by volunteers, food committee’s role is to observe the quality taste and decide the menu\textsuperscript{36}.

• Sanitation, Cleaning – About 750 people were there in the camps so they should be aware about their health and sanitation. This committee’s role is for cleaning the camp and overseeing the camps cleanliness. We do maintain high

\textsuperscript{36} Ibid; p.24.
standard in sanitation and cleaning and the same had been appreciated by visitors.

- Medical Facilities—They are maintaining a round the clock clinic in the camp. Holy Cross Hospital Kottiyan, Bishop Benziger Hospital Kollam, Lokha Rakshaka Hospital Arinaloor, jointly conduct the clinic. As and when required patients’ are referred for inpatient at Bishop Benziger Hospital Kollam. The camp was blessed with three new births.

- Recreation, Entertainment – Both outdoor games and indoor games were provided. Facilities for volley ball, shuttle cock, carom board, chess were provided in the camp. In the camp people are still seeking their means of livelihood hence a need for entertainment is highly essential. They installed T.V sets in

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37 Verapoly Archdiocesan centenary Souvenir, Cochin, 1886-1986, p.31.
all the camps with dish antenna providing 12 channels, which is supported by CRS and Caritas.

- Counseling – Counseling was taken up as a matter of priority to ensure proper mental health. Trained personnel from schools of social science and counseling centre, were available. Rev. Sisters and deacons also made a wonderful contribution in this regard.

- Play Therapy – A play therapy course was organized in the camp by Mr. AgyatMitra from “Action for Peace”. Games under this head were repeated in the camp. Our representatives attended a course on Trauma counseling.

CULTURAL PROGRAMMES

38 Ibid; p.35.
Evenings in the camp are always moments of joy with one programme or the other. Most days children and youth of the camp put up programmes—music, dance, mimicry, drama etc. Outside groups who entertained the inmates were as follows.

a) Fashion music group

b) Mavelikkara youth Group

c) Palakkad music group

d) Trivandrum St. Xaviers College, Thumba.

e) Sisters-novices from Kottiyam

Children of the camp were taken for a picnic to Trivandrum by the Jesuit Fathers.

WOMENS GROUP

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40 Latin Arch Diocese of Trivandrum Souvenir, Trivandrum, 2000-2004, p.32.
41 Ibid; p.33.
They were divided into 3 groups and each group has their own share of work and responsibilities. 

a) For cleaning the camp and it’s surrounding

b) For kitchen activities

c) For vegetable and fish cleaning

For the group members, the Govt. is giving only Rs. 1500 for the destroyed cultivation and it is not enough. The group Anugraha had moved a further step from empowerment to EDP and now they are facing a big crisis how to proceed further and rebuild this small organization again.

Nattukootams/Peoples open forum

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43 Ibid; p.22.
Open forms were held for the people to air their aspirations and anxieties about the future. Some of the topics discussed in the open forms are:

- Memories of Tsunami-December 26th 2004.
- Experiences of kindness in the Relief camps.
- Loss and damage to houses.
- Loss of occupation and revival of livelihood equipments.
- Post Tsunami Days- Dreams and anxieties.
- Design of the new house.

**Education**

R.C. Emmanuel L.P.School having been declared unsafe by government the classes are conducted in the church. So also two Anganwadies functions in the church as the buildings collapsed in

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44 *Community Health News Letter, Quilon, 2000, p.13.*
Tsunami. We have promoted a youth group to organize tuition for school students every day evening. A special tent has been put up for this purpose in the vicinity of the camp.

**Religious life**

We have arranged two inter religious prayer meetings in the camp. While the Christians have a common prayer in the church, Hindus gather in a tent for common prayer every day evening. It was proposed to give a Bible for the Christians and one Bhagavatham for the Hindus.

Implementation of the stipulated activities were the Caritas, CRS and Latin Catholic Social Service Society.

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45A *Study report of the socio-economic and educational status of the Target group of Quilon Social Service Society, Quilon 1995, p.7.*

46 *Ibid; p.10.*


**Food Materials**

i. In addition to the Caritas/CRS combine assisted food distribution we have distributed food materials with assistance from other agencies also.

We have completed distribution of food materials at following parishes. All this are in addition to food Ratio to the tune of Rs.3,00,000 distribution in the first week of January 2005 in costal parishes. As the famine condition continues, demand for Ration increased.

Contents of food packets and graphic presentation of food distribution are given separately.

**Utensils**

ii.

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50 Ibid; p.28.
1000 families in Alappad panchayat receive utensils detailed as below at a function on 20th February at our camp premises.

**Clothes**

iii.

Packets with clothes were distributed to 1000 families in Alappad panchayat as against the projected target of 20051.

Utensils and clothes packets were supplied by following agencies in our reference area.

1. Help Age India

2. Indo Global Social Service Society

3. German Agro Action Church of South India

**Medical camps**

iv.

15 medical camps were scheduled as part of our drive to restore health to people.

**Counseling**

We have concentrated on counseling as a major intervention. Trained counselors were deployed for the purpose.

**Indian Toilets**

200 Toilets were constructed in different wards of Alappad Panchayat. Our first design met with problems. We have since revised our design and completed the toilet construction in ward I and II.

**Water Supply**

Water was transported in containers to supplement the supply of water by government.

**Well Cleaning**

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We have cleared 200 wells as targeted in Alappad and Clapana Panchayath.

Pond Cleaning

9 ponds as against the target of 5 ponds were cleaned.

Water Storage

Water storage vessels were distributed to 1000 families in Alappad on 26th February 2005.

Debris Clearance

We have completed the work under debris clearance in Alappad Panchayath. The residents as well as young volunteers joined the operation.

REVIVAL OF LIVELIHOOD OPPORTUNITIES

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We have realized that the most urgent task in Rehabilitation process is to restore occupational opportunities to people. This will effectively put an end to relief status and state of dependency. We have programmed restoration of livelihood opportunities to over 300 workers and the programme will cost one crore rupees. The programme was launched at a colorful function at Azheekal on 28th February. Mr. Dominic Presentation Honorable Minister for Fisheries inaugurated the programme. Some of the sponsors of the programme are as follows:

1. Deena Sevana Sabha

2. Sisters of the Holy Spirit

3. Salesian Sisters

4. O.C.D.Fathers

Save a Family Plan India
SUPPORT OF EDUCATION

We have identified 25 students for support to continue professional courses. We are also planning to support 1000 school students when they begin the next academic year.57

ADOPTION OF DESTITUTE FAMILIES

We have been able to arrange sponsorship for 125 Tsunami affected destitute families. Sponsorship is to begin from 1st April.

TEMPORARY SHELTERS & REPAIR HOUSES

Social service society and volunteers in the erection of temporary shelters and in repair of damaged houses. Where ever

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56 Ibid.
necessary houses which are eco-friendly were designed as for temporary huts \textsuperscript{58}.

**LOBBYING WITH GOVERNMENT**

Immediately after the onset of Tsunami we had many meetings with Government.

1. A meeting with chief Minister to find out the immediate relief and rehabilitation procedures.

2. A meeting at Bishops House with Fisheries Minister Mr. Dominic presentation.

3. A meeting with chief minister and Revenue minister.

4. Meeting with Housing Board Engineer and 3 meetings with Kollam district collector.

5. Meeting with Alleppey district collector.

\textsuperscript{58} Ibid.
The main aim for the various meeting was for discussion of permanent rehabilitation and shelters, details of new houses to be built, Government’s participation in reconstruction and identification of beneficiaries.  

After several meetings with ministries and concerned officials we have been able to arrange supply of fishing nets from the government to 681 fishermen groups in Kerala coast. Total coast in this head is Rs.54,30,835. Supply of nets began on 28th February.

II. BUILDING NEW HOUSES

Collector has given us the list of 456 houses in Kerala for construction a group of qualified engineers service has already been enlisted and preparatory work is in progress. The beneficiaries list of houses in Arattupuzha is finalized. We have been allotted about

\[\text{Files of Fish-Vending Women Forum, Alleppey Social Service Society, Alleppey, 2000, p.13.}\]
\[\text{Ibid; p.15.}\]
104 houses in Arattupuzha and a meeting with the beneficiaries was held. Stone Foundation function was disrupted and hence we had to lay the stone at a beneficiary’s house near the church.

The main output we achieved was peace and harmony among the people of different religious backgrounds. We have also been able to give them all support and help rebuild their broken and shattered lives.\footnote{Ibid., p.18.}

**SAMRUDHI**

It is the people’s bank that constitutes to help the poor in time of need and protect them from cut throat money lenders. It has completed a successful year in resource mobilization among the marginalized and initiating saving mentality among them. It has also provided advances to the needy people to initiate micro enterprises, modernize or develop the existing IGP, repay their debts and meet
their present needs. This entity is a blessing to the poor people in the
midst of cutthroat money lenders and stringent bank policies.  

PERFORMANCE STATISTICS OF SAMRUDHI

Performance statistics of SAMRUDHI as follows

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<th>Unit</th>
<th>Members</th>
<th>Savings</th>
<th>Loan</th>
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<td>26</td>
<td>6182</td>
<td>3,996,499.00</td>
<td>11,911,000.00</td>
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<tr>
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<td>25</td>
<td>6872</td>
<td>1,935,113.00</td>
<td>9,142,000.00</td>
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<table>
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<tr>
<th>District</th>
<th>SHG</th>
<th>SHG Code</th>
<th>Total Amount</th>
<th>Total Credit</th>
</tr>
</thead>
<tbody>
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<td>Ernakulam</td>
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<td>7,744,000.00</td>
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<tr>
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<td>2,178,000.00</td>
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<tr>
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<td>3379</td>
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<td>4,493,006.00</td>
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<tr>
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<td>108</td>
<td>32601</td>
<td>11,914,937.00</td>
<td>35,468,006.00</td>
</tr>
</tbody>
</table>

**SELF-HELP GROUP**

Self-help groups play a vital role in the socio cultural and economic strengthening and in the enhancement of capacities of people. It is evident that through SHGS, many of them come together with a feeling of like mindedness and develop leadership qualities and soft skills complete with the need of the hour. Through SHGs we have encouraged thrift and credit operation, entrepreneurial and skill development activities and support them to initiate income generation programmes and provide opportunities for productive

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64 Churches and Villages between Quilon and Cape Comorin, Diocese of Kottar with locality, *Church and Christians, Quilon*, 2002, p.10.
investment. The SHG members run a number of micro enterprise initiatives very successfully. 65

**MEDP TRAINING.**

Financial support from NABARD and technical support from CIFT through Fisher folk Development Department had enabled us to conduct a 14 day training programme on ready to eat fish products and value added dry fish. 25 SHG members from Kureepuzha unit utilized this opportunity. Through this training the participants were able to find out a new means of living by using fish as a raw material. 66

**FINANCIAL SUPPORT FOR MICRO ENTERPRISES.**

65  *Ibid; p.12.*

66 *Files of Fish-Vending Women Forum, Trivandrum Social Service Society, Trivandrum, 2000, p.18.*
As part of supporting SHGs to initiate micro enterprise WID department with the co-operation of department for fisher folk development, trained SHG members in the production of value added fish products. From them two groups came forward to start micro enterprise. Latin Catholic Social Service Society has supported them with IGP loan as a token amount for their investment. They dry fish unit was supported with Rs. 25000/-and the ready to eat fish products unit was supported with Rs. 5 lakhs.

**MEN SELF HELP GROUP**

We have also provided opportunity to men to come together and share their capacity for the permanent improvement of their socio-economic conditions. To achieve this goal we have formed 5 SHG’s in this reporting year. Through these groups, we have

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fostered savings, credit activities, and micro enterprise development among them.

FINANCIAL SUPPORT TO MEN SHG

One of the men self Help group at Azheekal planned to intervene in deep sea fishing. Department for fisher folk development has provided the technical support for the programme. They had mobilized Rs. 20 lakhs as beneficiary contribution and the agency supported them with equal amount as IGP loan.

VOCATIONAL TRAINING AND ALTERNATIVE INCOME GENERATING PROGRAMME.

Mainstreaming through livelihood is one of the important methods adopted by us to improve the standard of living of the poor people in our operational area. Under this programme we have

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70 Latin Arch dioceses of Trivandrum Souvenir, Trivandrum, 2007, P.112.
trained women and youth in various alternative livelihood programmes. Through this training the beneficiaries upgrade their skills and acquire better competence. These trainings ensure an additional income to the family who depends on traditional vocations for their livelihood. The agency mobilized and utilized local resources for the smooth functioning of these trainings.

Providing trainings to both the SHG members and young generation who are job seekers. While we are providing training to SHG members, major focus is on livelihood programme by which they are able to start a micro enterprise and attain an additional income. On the other hand in the case of young generation we give prior importance to sharpen and upgrade their abilities to complete with the present job market.

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72 Ibid; p.21.
SOCIAL SECURITY

Economic soundness and social security are two sides of a coin. Poor people are not aware about the importance of insurance in their life. Most of them do not give priority to saving also. In this scenario we took it as our social responsibility to ensure social security to the poor through micro insurance and various other programmes.74

MICRO INSURANCE

Life Insurance Corporation joined hand with us in this effort and introduced JEEVAN MADHUR in October 2007. The aim of the scheme is to extend the policy coverage to the low income group especially those who have fixed and stable income.75 The insurance can be opened with a premium amount of Rs.100 for a

period of 5-15 years. Age limit is from 18-60 years with a minimum sum assured of Rs. 6000 and maximum sum assured of Rs. 30000. Community organizers act as policy agents and collect the premium. Presently the agency has 5026 policy holders. In this reporting year we have opened 319 new policies and endowment for four death claim reported Rs. 58642 was given to the concerned persons.

ORIENTATION ON MICRO INSURANCE

There was an orientation programme about the micro Insurance scheme and its needs to the beneficiaries of KOLPING INDIA programme on 8th July. The session was managed by Mrs. Lourdhamma George programme in charge micro insurance.

Area general manager of LIC visited the Latin Catholic Social Service Society Office and took a session about the new

76 Ibid., p.23
policies of LIC in micro credit section. The participants were the community organizers of Kerala Latin Catholic Social Service Society.

<table>
<thead>
<tr>
<th>Name of the donor</th>
<th>Amount</th>
<th>Various Categories</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contribution from parishes</td>
<td>577,500.00</td>
<td>Charity</td>
</tr>
<tr>
<td>Contribution from Convents</td>
<td>57,150.00</td>
<td>Education</td>
</tr>
<tr>
<td>Contribution from SAFP</td>
<td>5,000.00</td>
<td>Financial Support</td>
</tr>
<tr>
<td>Joy Sowers</td>
<td>1,575.00</td>
<td>Medical Assistance</td>
</tr>
<tr>
<td>Advance</td>
<td>540.00</td>
<td>Administration</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Travelling</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>641,765.00</strong></td>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

*These statistics are obtained from annual report of Quilon Social Service Society, Quilon, 2012-2013.*

77 Latin Catholic Association Souvenir, Ernakulam, 1975, P.96.
EMERGENCY ASSISTANCE

Emergency Assistance programme is a special kind of cash assistance for the poor and needy in situation like disasters, accidents, epidemics, diseases etc. Cash support for education and medical assistance is also provided to the needy under this head. Resource for these activities is mobilized from parishes in the form of Lenten fund in holy week every year. Some funding agencies also
support us in this initiative. In this reporting year Rs. 641765/- was mobilized and offered as financial support to the needy people.

**EMERGENCY ASSISTANCE**

**KOLPING KERALA SOCIETY**

In 1962, Mr. Karl Konermann from RhainelWestfalia founded the first Kolping family in India, in wrote, a district of the dockland area in Bombay Kolping house was constructed on the church property of the parish Worli where membership meetings,

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educational and training courses were conducted. In 1977, George Rodriguez, the president of the Kolping Family, Worlie Parish visited Germany. This led the Kolping Family to join a fishing co-operative that enabled the members—with the support of the international Kolping society—to buy boats and modern fishing nets which provided for sales at a fair price.

To build up a society in the Diocesan area based on love, Truth, Justice, Brotherhood and co-operation, rooted in communion with God. Creating a new order in the society based on love, peace, truth, justice, solidarity and fraternity wherein the values of the Gospels are translated into action with a stress on basic Christian atmosphere spiritually and with a focus on self-sufficiency,

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80 Project Report Files of Quilon Social Service Society, Quilon, 1990-2010, p.27.
economically both enabling the members to live a life in accordance with the divine plan of salvation.\textsuperscript{81}

OBJECTIVES OF KOLPING INDIA

1. To help people live in the operational area of Kerala Latin Catholic social service society especially the poor to be free from hunger, injustice and lead a dignified human life befitting the creator.

2. To promote groups of the target people on the basis of the principles of Bl. Kolping and motivate them for savings.

3. To implement, various developmental and welfare programs for the group members.

\textsuperscript{81} Ibid; p.31.
To enable the group members to attain self-sufficiency in all spheres such as spiritual, economic, cultural and social and to live a community life based on harmony, fraternity and freedom.

One of the main activities under Kolping line up is income generating programme and to get better results from the IGPs, Entrepreneurship Development programmes are planned and being implemented. The main objective of the programme is to increase the entrepreneurship qualities of the Kolping members who are engaged in the income generating activities and thereby get better results from the IGPs. As a result of this training the SHG members have come forward to initiate new IGPs and earn additional income to support their family.

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82 Tranquebar Mission Diary, 9 July 1906, United Theological College Archives, Bangalore, 1906, p.17.

Community income generating programme is an option for income generating programme specially planned for the group. Usually the income generating programs are done individually or by a small group. But in the case of community income generating programme, it is planned exclusion as a community Endeavour. Prior to the implementation of community income generating programme, different options were discussed with the selected Kolping groups and the feasibility to each activity was also discussed and finalized. The selected programmes under community income generating programme are provision store at Ulunthy unit and tailoring unit at Karichal.  

**MICRO SAVINGS AND CREDIT**

To initiate savings habit, thrift and credit operation is being promoted among the members of Kolping groups. The savings

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84 Ibid; p.42.
enable the members to get small loans within the group. Similar to
the revolving fund from Kolping India, they also get external
support when they grow in savings. The savings and credit program
help the members in their emergency and consumption needs.\textsuperscript{85}

Kolping members are provided with opportunities for
learning and capacity building through trainings, seminars and
workshops. The topics covered are basics of group functioning,
book keeping, accounts maintenance, leadership qualities, life skill
orientation and social issues which need immediate attention and
solution.

To enable the member beneficiary to plan, organize and
execute small income generating projects of their choice, the society
provides training and financial support for various income
generating programme. The income generating programs are given

\textsuperscript{85} Kerala Latin Catholic Association Souvenir, Ernakulam, 1999, p.47.
to individuals and groups. The generated savings lead them to self-sufficiency and self-confidence to build a new society. This gradually improves the standard of living among members.  

Decent habitat is the prime index for a better standard of living. It is the primary need of human beings. The housing program aims to improve the living condition and to promote the general welfare of the poor Kolping members. The members are encouraged to collaborate with various Government schemes and other possible sources for additional support to build a better house.

**INSURED LIFE FOR ENSURED GROWTH**

Insurance of life and property is big dream of the poor people’s especially those who are earning only a nominal income to meet

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86 Ibid; p.49.
87 Ibid; p.52.
their day to day needs. The poor people are not able to find out lump sum as monthly/bimonthly or once in three month premium. Therefore they are not able to sustain and complete the normal insurance scheme. In this scenario Kerala Latin Catholic Social Service Society joined hands with LIC and new India insurance company and introduced three micro insurance programmes for the lion share of the population who are not having any kind of security in their lives. Presently the agency is executing Jeevan Madhur only to ensure insurance coverage for the poor people.

**MICRO INSURANCE**

Life Insurance Corporation introduced Jeevan Madhur. The aim of the scheme is to extend the policy coverage to the low income group especially those who have a fixed and stable income. The insurance can be opened with a premium amount of Rs.100 for a

88 Kerala Latin Catholic Association Souvenir, Quilon, 2006, p.35.
89 Ibid, p.37.
period of 5-15 years. Age limit is from 18-60 years with a minimum sum assured of Rs. 6000 and maximum sum assured of Rs. 30000. Community organizers act as policy agents and collect the premium. Presently the agency has 52326 policy holders. In this reporting year we have opened 5 new policies and endowment for five death claim reported Rs.103170 was given to the concerned persons.

Social development of a community is wholly depends on its economic development. Standard of living marks the socio-economic improvement. The basic principle of Christianity lies with the service to the Sick and the suffering. Hospitals, orphanages, home for the destitutes are the imprint of Christian mission. The inmates of these are trained in arts and crafts to earn their living. Enterprises like small scale and cotton industries, sewing, beedi making, coir making, khadi spinning, fish net making etc. helped self-help. Social

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service societies provided land and homes to the poor and the needy.

Self-help group came together and shared their capacity for the improvement of their socio-economic condition. Main streaming through livelihood improved the standard of living. Economic soundness and social security were ensured through micro insurance and micro saving and credit. Thus no doubt the above mentioned schemes and projects helped the Latin Catholic Christians to improve their economic condition. Which also helped to improve the economy of kerala.

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91 Ibid; p.53.