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Patrons:
H.E. Mar Joseph Kallarangattu
H.E. Mar Jacob Muricken
H.E. Mar Joseph Pallickaparampil

Executive Board
Rev. Fr. Mathew Pullukalayil (President)
Rev. Fr. Mathew Chandrankunnel (Secretary)
Rev. Fr. Jose Vallompurayidom (Treasurer)

Members:
Very Rev. Fr. Joseph Kuzhinjalil
Fr. Abraham Kollithanathamalayil
Rev. Fr. Jose Kakkallil
Rev. Fr. Joseph Thazhathuvarickayil
Prof. M.M. Abraham Mappilakunnel
Shri P.J. Thomas Punarathamkunnel
Smt. Seema Sebastian
Smt. Mercy Babu
Message by the Bishop

It gives me immense pleasure to learn that the annual report of the Palai Social Welfare Society (PSWS) is going to be published. On this gracious occasion, I facilitate all those who are concerned especially the director, Rev. Fr. Mathew Pullukalayil and Assistant director Fr. Joseph Thazhathuvanickayil and their team for their wholehearted dedication to uplift the marginalized.

In a world, where the human values and social justice are often ignored, the task done by PSWS right from its dawn is remarkable. The charitable justice promoted by the Catholic Church meets its actuality in various activities of the PSWS. Self-reliant India the cherished dream hailed by Mahatma Gandhi can only be realized through the proper functioning of such organizations like PSWS. The spark can lead to a big fire. The different programmes, promoted by PSWS can ultimately help to achieve the real goal of us self reliance of each one in the society.

Once again I appreciate the endeavour form the part of PSWS and wish all success. May the benevolent God bless all the activities initiated by PSWS.

Yours in Christ,

Mar Joseph Kallarangatt
Bishop of Palai
Message from the Director

It is with immense joy and gratitude that I am presenting the annual report of The Pala Social welfare Society 2016-17. By the grace of God we could achieve a lot. We could help many to improve their lives.

‘Find new ways to spread the new word of God to every corner of the world’ says Pope Francis. Through our social interventions we are spreading the joy of the good news. Just as our Lord Jesus did we are also trying to reach out the poor and marginalized. We have done many things but we are sure that we haven’t done everything, that prompts us to move forward with more enthusiasm and strength.

I take this opportunity to thank H.E Mar Joseph Kallarangattu, our patron, Auxiliary Mar Jacob Muricken and Mar Joseph Pallickapparambil our bishop Emeritus for their great support and guidance. I thank also all our executive members, donors, sponsors, well wishers and all others who helped us to achieve our goals. I extend my sincere gratitude to our brother priests, the committed staff, co-ordinators, promoters, volunteers and every member of our swasraya sangham and karshaka federations. Let us move forward with love and commitment.

Fr. Mathew Pullukalayil
Director & President
EVOLUTION AND MILESTONES OF PSWS

1964
- June: Formation of the Society
- October, 28 Registration of the Society

1966
- Expansion of Operational Area in the Diocese of Palai
- Starting of Training Centers
- Steel India, a Production Unit at Karoor

1969
- Gold Painting Center at Palai

1970
- Formation of ‘Mahilasamajam’

1978
- Midday Meal Distribution

1979
- Food for Work

1980
- Cherpunkal Wood Industries
- Housing Programme

1981
- Palai Garments

1985
- Concentrated in improving housing facilities and
  Completed 1576 houses

1989
- Regular Beneficiary Programme

1990
- Formation of ‘Swasraya Sangham’

1991
- Watershed Programme

1993
- ‘Grihalakshmi’ Home Nursing Programme

1995
- Agricultural Promotion Activities

2000
- Formation and Strengthening of CBO

2001
- Regional & Zonal Co ordination

2002
- Zone Promotion Council

2004
- Rubee Jubilee: ‘One Rupee One Housing’ Programme

2005
- Jalanidhi Project- Kaduthuruthy
  Concentrated on Health Programmes

2006
- ‘Vaipa Tharangam ’ (with less interest) introduced
  Child Health and Antenatal care at Tribal areas

2007
- Interest Free loan
  ‘Bakary GavuYojana’ introduced
2008  ‘Sookshma Nikshepam’ (Micro Credit) began
2009  “Bhawma Sauhruda Sadass” & Water Literacy Campaign
2010  Introduced JLG
      Dalit Community Development
      Educare- Scholarship Programme
2011  Jalanidhi Project - Mutholy Panchayath
2012  Agrima Fest – ‘Karshika Mela’
      Opened Family Counseling Centre
2013  Farm Information Centre
      Sustainable Agriculture promotion and Organic Farming
      Jalanidhi at Bharananganam
2014  Golden Jubilee Year, Jalanidhi At Karoor
2015  ‘Karshaka Bank’ Project
      Formation of Karshaka Dalam & Karshaka Federation
      Jalanidhi Project - Kozhuvanal
2016  Agrima Open Market
      Manna Rice
      Sunday Market
      ‘Ashakiranam’ Project- a Cancer Care Campaign
2017  Value added Production Centers

| Shalom Pastoral Centre | Sion Bhavan Region Office, Muttuchira |
LEGAL STATUS AND AREA OF OPERATION

The Palai Social Welfare Society (PSWS) is a secular voluntary organization, established in the year 1964. This society is registered under the Travancore Cochin Literacy Scientific and Charitable Society’s Act of 1955, which constituted as a Charitable Organization. PSWS is also registered under the Foreign Contribution Regulation Act (FCRA) and has Income Tax Exemption under 12 A. The society in its inception onwards aims to creation of a self reliant society, liberation of the poor and marginalized through the process of empowerment and to engage in social activities to improve the living condition and general welfare of the weaker sections in the society irrespective of caste, creed, community and sex. It promotes economic and social values by educating and helping the community. It tries its best to bring about effective services to improve the conditions of the weaker sections of the society by enabling several interventions in the area of community based organizations, integral health and hygiene, natural resource management, women empowerment, renewable energy management and so on.

With the help of governmental and non governmental agencies, it undertakes various sustainable development programmes, ecological and environmental programmes, awareness campaigns etc. The major beneficiaries of our concern are nearly twenty thousand which spreads over 3 districts of Kerala – (Kottayam, Idukki and Ernakulam). Throughout this span of years PSWS closely devoted in accomplishing its goals along by highlighting the mission and vision. By bringing a comprehensive report of PSWS for the year 2016-17 which would give an orientation and brief information of the activities, programmes and projects of PSWS. With extreme happiness and immense pleasure we are proudly presenting the Annual Report of PSWS for the year 2016 – 17.

Vision: “Creation of a self reliant society based on human values and social justice”
Mission: “Liberation of the poor and marginalized through a process of empowerment”

Objectives of the society

- To promote the formation and strengthening of community based organization.
- To promote collectivism and voluntarism among target group.
- To facilitate the sharing of information, resource and skills of development.
- To promote social movements against exploitation.
- To organize participatory learning, analysis and document its funding.
- To facilitate the participation of women and marginalized in the development process.
- To promote agricultural development.
- To promote savings and credit programmes.
- To popularize participatory planning, implementation, monitoring and evaluation system at various levels.
- To avail appropriate development schemes (Housing, sanitation, drinking water programmes etc.) to the needy.
PSWS Programmes in Detail

PSWS involvement:

PSWS extended its wings to 3 Districts, 13 Blocks, 4 Municipalities and 46 Grama panchayats over these years.

<table>
<thead>
<tr>
<th>District</th>
<th>Block</th>
<th>Municipality</th>
<th>Grama Panchayat</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>13</td>
<td>4</td>
<td>46</td>
</tr>
</tbody>
</table>
SELF HELP GROUPS

Community organization covers a series of activities at the community level aimed at bringing about desired improvement in the social well being of individuals, groups and neighborhoods. Community based organizations often incorporate the processes of community organization, the action that usually comes from these organizations have power to address the issues that affect the individuals in the society and within their social institutions, as well as community development. The community organizations are more effective in addressing local needs. The factors like interaction, integration and co-ordination of the existing institutions, interest groups and activities, and evolving new groups and institutions, if necessary to meet the changing conditions and needs of the community.

Community organization is known to lead to greater understanding of community context, and is characterized by community planning, community action and mobilization, the promotion of community change and ultimately influence within larger systems. Community-based organisations (CBOs) play an important and relevant role in providing services at the local level. They work in a variety of different fields such as education, health, the rights of the disabled, gender issues etc. The major intervention of PSWS is to support the poor, vulnerable, marginalized and less privileged groups. We administer many activities like mobilizing Community Based Organizations (CBO) as SHG’s, JLG’s encourages people’s participation in the development process by conducting various training programmes like capacity building and other activities for the formation and nurturing of CBO’s.

Objectives of CBO

- To strengthen the existing SHG’s for integrated development.
- To enable the partners for sustainable development through economic progression
- To federate the existing SHG’s at different levels and network with other agencies

<table>
<thead>
<tr>
<th>Region</th>
<th>Total SS</th>
<th>Total SHG/Dhalam</th>
<th>Total Male SHG’s/Dhalam</th>
<th>Total Female SHG’s/Dhalam</th>
<th>Total Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Palai</td>
<td>44</td>
<td>347</td>
<td>117</td>
<td>230</td>
<td>5443</td>
</tr>
<tr>
<td>Aruvithura</td>
<td>59</td>
<td>431</td>
<td>111</td>
<td>320</td>
<td>6825</td>
</tr>
<tr>
<td>Muttuchira</td>
<td>51</td>
<td>415</td>
<td>122</td>
<td>293</td>
<td>6510</td>
</tr>
<tr>
<td>Total</td>
<td>154</td>
<td>1193</td>
<td>350</td>
<td>843</td>
<td>18778</td>
</tr>
</tbody>
</table>
Health awareness Campaigns and Medicine distribution

Health awareness campaigns offer great potential to raise awareness and understanding about health issues and mobilize support for action, from the local community. The human society faces many difficulties in the field of health. In this present scenario health problems in the form of life style diseases are becoming a part of life even at the early ages. To respite the everyday problems of health the mass need proper education or awareness regarding the area. Also frequent checkups are essential to discover the health issues in the early stages itself and find out solutions for the same.

To improve the health status of the community, PSWS is organizing various medical camps in different targeted areas, along with the support of Central Research Institute for Homeopathy, for the epidemic communicable diseases and seasonal monsoon disease such as dengue fever, viral fever etc. The PSWS organized free medical camps and distributed homeo medicine. Many health awareness classes were arranged specially about life style diseases and promotion of healthy life style.

Scheme for the differently abled children (SLF)

The Liliane Foundation is a Dutch NGO that was created in 1980 as a special fund for children and young people with disabilities in developing countries.

In Co operation with local partner organisations, the foundation aims at social inclusion promoting community based rehabilitation strategies or services. The support that the Foundation provides focuses on individual development including areas of health, education, livelihood and social activities.

The Palai Social Welfare Society (PSWS) is getting support from Stitching Lillian Fonds, Netherland (SLF) from 2013 onwards. CHAI (Catholic Health Association of India) seunderabad is the Indian authorised agency of SLF. This reporting year we could assist 47 children across the operational area with an amount of Rs 1, 96,080.

DEEP

The programme DEEP (Development through Empowerment, Entrepreneurship and Participation) aims at the economic support for the poor widows below the age of 50. From 2011 onwards PSWS is executing this programme with the support of SAFP (Save a Family Plan) The society arranged many training programmes, awareness generation programmes and interest less loans of Rs 10,000 for five years and also promoted initiation of IGPs.

So far 68 beneficiaries come under this programme and got benefitted. Through this programme they could face their situation courageously and move forward with self-confidence and self esteem by not being a burden to the families. Added to this they could become a contributing member to the family.
This project is supported by Manos Unidas which aims the development of women in the proposed area. The beneficiaries of the programme are poor widows who were members of the society. And the activities as EDP training to them and provided revolving loan for starting income generation programmes according to their ability. The women in the area got engaged through the formation of SHG’s and thus 227 IGPs had been started.

SAVE A FAMILY PLAN

Save A Family Plan is a Canadian-based international organization encouraging those from developed countries to assist families and communities in India. SAVE A FAMILY PLAN (SAFP) was started as a charitable society in the year 1965 by Monsignor Augustine John Kandathil. SAFP encourages those from developed countries to work for justice and social change by assisting poor families and communities in India.

Family development Program (FDP) is the masterpiece effort of Save A Family Plan for the development of the marginalized families in India. Its objective is to develop the capacity of the partner families effectively by making use of the available local resources. The FDP Program supports the selected families for a period of six years. This support aims to increase their income level and living standard through various income generating programs. It envisages that after six years of their support the selected families should be independent and self supportive and become a part of the main stream of the society.

The Palai Social Welfare Society (PSWS) become partner organization of SAFPI from 1989 onwards. Under the guidance of the PSWS, about 1500 families achieved self supportiveness through the Family Development Programme. Now the Society is facilitating 300 partner families in the diocese. The families were selected from the selected geographical areas according to the criteria and instructions from the Save a Family Plan. The Diocese facilitate the beneficiary families and individuals by the implementation of a number of developmental programs to increase their productivity and the living standard.

Organs of the Family Development Programme in the Diocesan level

For the smooth functioning of FDP, there are two organs functioning in the diocesan level as well as in the parish level (Swaraya Sangham). The Diocesin level, the Family Felicitation Team (FFT) consists of the DSSS Director, the coordinator and the region animators. The FFT meetings are conducted in the first working day of every month. Through the FFT meeting, the team briefly discuss the activities to be conducted in the particular month, the evaluation of the conducted programs etc for the effective implementation of the programme in the diocese.

At the parish level the Family Action Team (FAT) consists of the Parish Director, the regional FDP animator and the Swaraya Sangham executive members. FAT also has an
important role to play in the FDP programme. They actively participate in the selection and the monitoring of the families of the beneficiaries at parish level. The FAT meetings are conducted twice in a year in the parish.

**Capacity building of the Beneficiaries:**

**Entrepreneurial Development Training Programme**: An entrepreneurial development training was conducted on 26th October 2016, at Shalom Pastoral centre. Which aimed for the improvement of the skill of the benefactors and imparting new skill in the newly active beneficiaries, creating new self employment opportunities at their local areas with the support from the Save a Family Plan and with the mobilization of the local funds. Through the EDP training the beneficiaries learned how to make an enterprise success, sustainability of the enterprises and the different marketing possibilities, 97 new beneficiary families participated in the EDP programme.

**Central Level Meetings**: The CLMs are conducting in each centre twice in an year. The aim of these meetings is the socio, economic, cultural, and intellectual, personality development and empowerment of the FDP families. The two subjects handled in the Central level Meeting during the particular year was “Waste management in the house hold” and ‘Kitchen garden’

**Regional Level Meetings**

For the effective functioning of the FD Programme, the geographical area is divided into three regions, Pala, Aruvithura and Muttuchira. The RLM are conducting at the region level. The total number of RLM conducted were three in each region. The aim of these meetings is the socio, economic, cultural, and
intellectual, personality development and empowerment of the partner families. The trainings provided to the Partner families were detergents making, livestock management, bee-keeping, cutting and tailoring work and pickle making.

**IMPORTANT EVENTS IN 2016-17**

**New Family Selection:**

In the Reporting year 56 new families are selected to the Family Development Programme. The selection is from the pre-determined geographical area according to the criteria and instructions from the Save a Family Plan India Office. The applications for the new family selection is submitted to the FFT with the approval of the FAT team of each parish. From the applications the FFT selected the most deserved families according to the criteria, take their family photos, prepared the applications and reports and send the applications to the SAFP India Office by online.

**Benefactor’s Visit:**

The benefactors from Canada visited the diocese Pala, PSWS office and the beneficiary family Lissy Jose Muttuchira on 21th November 2016. The DSSS Director Fr. Mathew Pullukalayil and the Diocesan SAFP Team cordially welcomed the siblings Mrs. Johanna Maria Versteegh, Johannes Cornelius Willemse and Casey Willemse. They visited and spent two hours with the beneficiary family - Lissy Jose, PL 957.

**RPO Visit**

For the monitoring of the beneficiary families and for the verification of the beneficiary files the Regional Programme Officer Mr. Manoj Kumar and Ms Anu Sebastian from the Save a Family Plan India Office, visited the beneficiary families. They spent six days in the diocese for the purpose monitoring, evaluation and for the verification of the beneficiary files. The RPOs visited Vagamon, Bharanaganam, Kadaplamattom, Thodanal, Ramapuram, Antheenad, Kothanalloore, Malappuram, Keenhoor, Chittar, Poovarany, Paika, Ambaranirappel and Piravom.
End user Training:

The Save a Family Plan India conducted an End user training on Sept 14, 15 in each of the three regions. The session provided a brief knowledge about the Save a Family plan project.

Distribution of Vegetable Saplings:

For promoting organic way of cultivation and lifestyle, all the beneficiary families have kitchen gardens. The vegetable seeds and saplings distributed to the beneficiaries for starting the kitchen garden.

Monitoring visits:

The coordinator visited all the partner families and the animators visited the partner families in their respective regions in every three months. These visits and directions boosted the families to utilize the fund effectively. These visits also helped to evaluate the progress of the partner families.

Systematic Way of Development:

For the effective and timely utilization of the fund and the maximum utilization of their skill, the FDP programme is functioning in a systematic way. Family level planning consists six year and one year planning, baseline data collection of each family in every year, monitoring visits by the animators in every three months and the yearly visit of the coordinator etc. help and direct the families in progressive way. The six year planning is doing after the selection of the family and within two months. The six year planning sensitizing the families to realize their major issues and how it is to be solve according to the time limit.

Income Generation Programmes:

With the SAFP fund we encourage them to start any Income generation programmes which are necessary for increasing the income level of the families. The total SAFP fund utilised by the 300 families in the reporting year was Rs 51, 21,439 lakhs.
Details of Distribution of SAFP Fund from April 2016 to March 31st 2017

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particulars</th>
<th>Frequency</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Housing</td>
<td>57</td>
<td>21,53,699</td>
</tr>
<tr>
<td>2</td>
<td>Tailoring machine</td>
<td>64</td>
<td>6,15,890</td>
</tr>
<tr>
<td>3</td>
<td>Livestock</td>
<td>38</td>
<td>3,25,900</td>
</tr>
<tr>
<td>4</td>
<td>Poultry unit</td>
<td>29</td>
<td>2,40,000</td>
</tr>
<tr>
<td>5</td>
<td>Cultivation</td>
<td>22</td>
<td>2,45,800</td>
</tr>
<tr>
<td>6</td>
<td>Petty Business</td>
<td>49</td>
<td>3,28,600</td>
</tr>
<tr>
<td>7</td>
<td>Latrine construction</td>
<td>15</td>
<td>2,58,000</td>
</tr>
<tr>
<td>8</td>
<td>Nursing Study</td>
<td>30</td>
<td>3,25,000</td>
</tr>
<tr>
<td>9</td>
<td>Water, Gas connection</td>
<td>38</td>
<td>2,45,250</td>
</tr>
<tr>
<td>10</td>
<td>Auto</td>
<td>12</td>
<td>2,12,500</td>
</tr>
<tr>
<td>11</td>
<td>Production unit</td>
<td>14</td>
<td>1,55,900</td>
</tr>
<tr>
<td>12</td>
<td>Treatment</td>
<td>2</td>
<td>15,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>370</strong></td>
<td><strong>51,21,439</strong></td>
</tr>
</tbody>
</table>

Success Story   I

Partner Family Details:
Name: K T Devasia Nadackuthazhe,
Pala Dio. No: PL 982

This is a success story of the one of the partner family, PL982 who achieved tremendous level of growth through Family development programme of the Save a Family Plan.

At the time of selection Mr. K.T. Devasia and family was living in a very poor situation where they had no house or any basic facilities. They were daily wage agricultural workers.

After being selected to the family Development Programme of SAFP, the family got an opportunity to participate in an Entrepreneurial Development Training Programme for the newly active partner families provided by the Organisation. They participated in the programme which helped them to implement income generation programmes effectively by using the FDP fund timely. The fund utilization details are as follows:
<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Purpose (IGP)</th>
<th>Amount Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Goat rearing</td>
<td>4500</td>
</tr>
<tr>
<td>2</td>
<td>Poultry</td>
<td>3000</td>
</tr>
<tr>
<td>3</td>
<td>Bee- Keeping</td>
<td>11,000</td>
</tr>
<tr>
<td>4</td>
<td>Tailoring unit</td>
<td>10,000</td>
</tr>
<tr>
<td>5</td>
<td>Detergents making unit</td>
<td>7200</td>
</tr>
<tr>
<td>6</td>
<td>House electrification</td>
<td>10,000</td>
</tr>
<tr>
<td>7</td>
<td>Water connection</td>
<td>5000</td>
</tr>
<tr>
<td>8</td>
<td>College education</td>
<td>12,000</td>
</tr>
<tr>
<td>9</td>
<td>Housing</td>
<td>16,890</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>79,590</strong></td>
</tr>
</tbody>
</table>

The partner family got many opportunities to attend the awareness classes and training sessions provided by the PSWS for the beneficiaries. Thus Devasia and Elsy came to know about different housing schemes and subsidies of govt. and local authorities. They submitted applications for housing fund in Kerala State Development Corporation for Christian Converts for house and latrine construction. Their applications got approved and thus they could construct a new house with latrine facilities with govt resources and with their project income. Their children are continuing their education. Devasia and family achieved wonderful level of development with the help of the Save a Family Plan. They are very happy and thankful to Save a Family Plan for the great support they received during the past six years.

**Success Story II**

Beneficiary Name: Lissy Mathew
Vakamala, Poovarany
Dio. No. PL- 973
Starting Date: January 2011

This is the success story of a partner family Mrs. Lissy Mathew who achieved wonderful progress through the Family development programme. At the time of the selection, the family of Lissy strained very hard for their existence. They were living in a dilapidated shed, covered with tarpaulin sheets. They had no proper basic facilities such as latrine, drinking water etc. Mathew was a daily wage worker. His income was the only income of the family.
Lissy attended an entrepreneurial development training programme of the PSWS just after the activation of the family to the Save a Family plan. Participating in the Regional Level & Central Level meetings and the technical trainings leads them to economic, social and cultural development. The periodic monitoring visits of the animator and the coordinators motivated them to the progress. The following table shows the FDP fund utilization of the family during the past six years.

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particulars</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Goat rearing</td>
<td>5000</td>
</tr>
<tr>
<td>2</td>
<td>Tailoring unit</td>
<td>15,000</td>
</tr>
<tr>
<td>3</td>
<td>Poultry</td>
<td>6500</td>
</tr>
<tr>
<td>4</td>
<td>House construction</td>
<td>16,000</td>
</tr>
<tr>
<td>5</td>
<td>Well construction</td>
<td>15,000</td>
</tr>
<tr>
<td>6</td>
<td>Cow rearing</td>
<td>13,000</td>
</tr>
<tr>
<td>7</td>
<td>Cultivation</td>
<td>10,000</td>
</tr>
<tr>
<td>8</td>
<td>Cow shed</td>
<td>10,325</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>90,825</strong></td>
</tr>
</tbody>
</table>

**Success story III**

Beneficiary Details: Shyla Rajesh Mundackel, Kulamavu. DIO NO: PL 1106

Shyla Rajesh is a self help group member of the Pala Social Welfare Society. With the recommendation from the FAT team she applied for the Save a Family plan – Family development Programme and the family was in active from 2012. Shyla is a widow with two
little children and was living in an old damaged shed which did not have any basic facilities. The picture shows the deplorable condition of the partner family at the time of selection.

**Intervention of the FFT (Partner organisation)**

The FFT provided an entrepreneurial Development Training to newly active families. The Regional and Central level meetings the training sessions and the family visits of the FFT brought an awareness to her about her life. She gained confidence to start income generation programmes with the help of the Save a Family Plan Fund. The table shows the fund utilization details of the partner family.

<table>
<thead>
<tr>
<th>IGP</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Tailoring</td>
<td>7,000</td>
</tr>
<tr>
<td>2 Cloth business</td>
<td>9,000</td>
</tr>
<tr>
<td>3 Stationary shop</td>
<td>20,000</td>
</tr>
<tr>
<td>4 Auto rickshaw</td>
<td>11,000</td>
</tr>
<tr>
<td>5 Water connection</td>
<td>4,000</td>
</tr>
<tr>
<td>6 House construction</td>
<td>10,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>61000</strong></td>
</tr>
</tbody>
</table>

Shyla earned skills in tailoring work and in driving. Now She is earning regular income from the stationary cum tailoring unit and from the auto rickshaw. She built a new beautiful house with latrine facility. Now the family can support themselves. In her words all their dreams full filled through the help of Save a Family Plan. They are very happy. They thank their beloved benefactor J.S Regulay and to the Save a family plan.
SUSTAINABLE AGRICULTURAL PROMOTION

The Sustainable Agricultural Promotion Project is aimed at the promotion of agricultural activities in villages by adopting integral organic agricultural practices. Since agriculture is the main source of income in these areas, the project is mainly focused to improve their crop productivity, standard of living, health status. This make changes in existing cropping and land holding pattern in the project area. PSWS has organized various training and awareness classes for farmers about organic farming, Interface with govt. and agriculture department. Thus they equipped themselves with skills and well versed with scientific techniques.

KARSHAKA BANK - FARMERS EMPOWERMENT PROJECT

Diocese of Pala launched Karshaka Bank - the Farmers empowerment project – in 2015. The purpose behind this was to empower those who had been forced to withdraw from farming due to several threats/challenges such as reduction in the yield from farming, deep fall of the price in agriculture products, absence of direct market to sell their products, exploitation by middle men and absence of an effective mechanism that supports the aggrieving farmers, technical knowledge and support, to avail grants, loans and subsidies for the farmers. This empowerment initiative was aimed at bringing the farmers back to the field of agriculture by ensuring the maximum profit to the products without the intervention of middle men by providing the ‘know-how’ of farming through capacity building programmes and protecting the interests of the community of farmers. PSWS envisaged a healthy society wherein more people enter into the field of agriculture and the people are able to consume healthy agro-products produced in their neighborhood promoting organic farming and value added agriculture products.

HYBRID PLANTS/VEGETABLE/SEED AND SAPLING DISTRIBUTION

Karshaka Bank functions in the model of self-help groups where each unit called ‘Karshakadalam’ consists of 10 to 20 individuals. The activities are participatory in nature and are done in collaboration several government/semi-government/non-government agencies, PRI institutions, developmental agencies and other financial institutions.
Considering the climatic changes, through scientific approaches, better production and distribution of vegetable/seed/plants were enabled. Along with this organic manure was also distributed. For promoting organic way of cultivation and healthy life style all the beneficiary families have kitchen gardens. We have organised twice such distribution during this reporting year.

**AGRIMA OPEN MARKET**

Agrima open market is the after effect of Agrima Karshaka Bank. Due to the severe price reduction of farm products and exploitation of intermediaries in the agricultural marketing sector, a comprehensive marketing strategy is planned by the Agrima Karshaka Sangham, with the help of Karshaka Dalams, Karshaka Dala Federation and Farmer leaders. Here organic products are directly collected from farmers and are marketed in our open market to attain premium price and healthy vegetables. This open market helps the farmers to sell their agricultural products in a profitable way and it also helps the people indirectly to promote a healthy life style too. It operates weekly once.

Jackfruit products and its marketing is a noted program of SHG groups of PSWS. They are making their products with variety.

**Formation of farmers club**

Agriculture is the backbone of the Indian Economy as nearly 60% of the population of the country depend on agriculture and contribute 23% to the GDP. The PSWS has formed 26 farmers groups for promotion of organic farming among the farmers. Out of this 9 have recognized by NABARD this year. We promote ‘Farmers Clubs’ which targets to revive organic and integrated farming culture. As an essential prerequisite for organic farming, vermi compost has been promoted by establishing common service units as well as domestic units in the villages. Food security is ensured through the promotion of kitchen gardening among the community based
grassroots level organizations like, Self Help Groups and Farmers Clubs. The sustainable agriculture practices are enhanced with the application of organic manures, bio-fertilizers replacing chemical fertilizers and pesticides which is a threat to our health.

**KARSHIKA MELA**

Today’s agriculture is knowledge driven. High tech and precision agriculture is gaining commercial importance and success. The farmers were sedulous in developing their intellectual skills in the field of agriculture, but it is not well accepted and not got proper recognition from the authorities too. Thus under Caritas India’s Sustainable Agriculture Promotion Project, The Palai Social Welfare Society (PSWS) organized a Farm Festival to promote the agricultural activities and the skills of farmers across the diocese and finally it turned to a big event namely “AGRIMAFEST.

The 4th Karshikamela of PSWS was conducted at Kizhakkekara, Porunnolil, Puzhakkara ground, Palai from January 20 to 24th January, 2017. All throughout the Mela, a mega trade fair and exhibitions are occurred. The main competition of the event was presentations of zonal level stalls by decorating with different species of vegetables and crops and also contest held in the category of different crops like Coconut, Areca nut, different species of bananas, tubers like tapioca, yam, vegetables like bitter guard, peas, ladies finger, ginger, tomato etc. Along with this, another natural competitions were arranged such as broom making, Thatch making, hat making, tapioca scraping,
Another attractive item of the Fair was vegetable carving, flower arrangement, making handicrafts items using waste materials. Short story and poetry writing were held as part of literature fest.

With all these 100’s of other stalls, ancient food stalls, amusement park, medical camps, traditional agricultural equipments, agro-industrial equipments, medicinal plants, photographs of different media, stamp collection and coin collection etc were exhibited throughout the MELA days.

The programme ‘Agrima fest’ 2017 was inaugurated by Hon’ble minister, Shri M.M. Mani in the presence of Bishop Mar Joseph Kallarangatt, the president of the meeting and other Hon’ble chief guests including MP’s, MLA’s, Chair person of Pala, and many distinguished guests. Around one Lakh viewers and visitors were attended this Karshika Mela.

Each and every day were observed as special days; as the day 1 was of inauguration and day 2 observed as ’Swasraya Dinam’; day 3 as ‘Water observation day’ and day 4 as ‘Karshaka Dinam’ and the 5th day observed as ‘Food Day’. All days were filled with awareness programme regarding different areas and with variety of entertainment programmes like typical peasant dance, folksong and concert were major attractions. In all the 5 days-long fest was a full success and around 100000 visited by being part of us and conveyed the message that such kind of MELA is an enriching and informative one for the new generation regarding the field of agriculture.

Haritha Samrudhi

As a follow up of “Haritha Keralam” a project by Govt. of Kerala, we arranged ‘Haritha Samruthi’. It is a programme aimed at attaining self reliance in vegetable production. Its a Mega project that inaugurated by Auxilliary Bishop Mar Jacob Muricken on the occasion of Karshikamela. As part of the project around 1 lakh saplings of different species of vegetables had distributed across the diocese.
NATURAL RESOURCE MANAGEMENT

Jalanidhi Project

Kerala Rural Water Supply and Sanitation Agency (KRWSA) or Jalanidhi project is a World Bank supported project aimed to assist GoK in improving the quality of rural water supply and delivery of environmental sanitation services to achieve sustainability of investments. The KRWSA facilitated provision of rural water supply and sanitation at the local level by building the knowledge and capacity of communities using NGOs and piloting community-led approaches. As a result, communities became empowered and were able to work with technicians to specify their own water and sanitation schemes and build them using mostly community contracting.

This project was implemented based on the need of the people. The project was introduced only in areas where interested groups of people show their willingness to participate in the project and abiding by the conditions of cost-sharing. This inculcates a sense of ownership in the people. The cost sharing of the project is divided as 10% of the capital costs are borne by the beneficiary community, 15% bears the gramma panchayath and 75% is the share of the government of Kerala. The Beneficiary Groups themselves meet 100% of the recurring costs of operations and maintenance. It is an integrated approach where quality is ascertained through a mix of sanitation and hygiene promotion and provision of infrastructure like latrines, compost pits etc. The beneficiary groups themselves are fully involved in all the activities right from identifying their sources, deciding on the technology to be utilized, community
contracting and implementation till the operations and maintenance aspects of the schemes. All contracting of goods, works, and services will be done at the user level itself for which adequate training will be provided and guidelines made available.

Jalanidhi is a ‘Demand Driven’ rural water supply programme in which beneficiaries should have the major role in planning, implementation, operation and maintenance. The rural water supply schemes rely on nearby surface water sources like rivers, canals, streams, reservoir and ponds etc. The longevity of the project is of 2 years. The project supposed to conduct in three phases as

I. Primary: it is the beginning stage in which the identification of need and awareness is provided throughout the operational area.

II. Secondary: In this stage formation of BG (Beneficiary Groups) is conducted, formed as a society and registered.

III. Tertiary: The end phase in which the implementation of project is done. In this construction of well, rain water harvesting etc takes place.

This project becomes an innovative project of Kerala Government.

Jalanidhi & PSWS:

The Jalanidhi project implemented at many panchayaths in Kerala with the support of different NGO’s. Kaduthuruthy, Mutholy, Bharanganam, Karoor and Kozhuvanal Grama Panchayath in Kottayam district are selected as project area with the support of Palai Social Welfare Society. PSWS developed a well-versed resource team to help them in organizing, provide awareness and find out the resources and beneficiaries from the population.

<table>
<thead>
<tr>
<th>Programme/ activities</th>
<th>Bharananganam</th>
<th>Karoor</th>
<th>Kozhuvanal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beneficiary group</td>
<td>28</td>
<td>45</td>
<td>11</td>
</tr>
<tr>
<td>Beneficiary groups registered</td>
<td>28</td>
<td>45</td>
<td>11</td>
</tr>
<tr>
<td>Well preparation</td>
<td>28</td>
<td>40</td>
<td>Under process</td>
</tr>
<tr>
<td>Pump house</td>
<td>28</td>
<td>27</td>
<td>Under process</td>
</tr>
<tr>
<td>Tank</td>
<td>28</td>
<td>32</td>
<td>-</td>
</tr>
<tr>
<td>Rain water harvesting system</td>
<td>140</td>
<td>230</td>
<td>-</td>
</tr>
</tbody>
</table>
Also many awareness seminars and training programmes were co-ordinated. Kaduthuruthy and Mutholy projects had successfully completed in the panchayath and started functioning. Current reporting year in Karoor Panchayath itself 27 projects were successfully completed and started functioning. As part of water conservation programme Check Dam and rain water harvesting tanks of 10000 litre capacity were also constructed in the project area. Other activities like training programmes and IEC activities were successfully executed in the panchayath.

Jalandhi Mutholy Panchayath moved to the final phase of the project as implementing it in which wells, water tanks, RWH etc are being constructed and began functioning.

Jalanidhi Bharananganam, Karoor and Kozhuvanal are under progress and are in its way to completion.

**Interest less loan**

The society provides loans without any interest which aims to reduce economic burden of the community and reduce the role of money lenders in the community. The partners on behalf of society are benefactors who provided loan without interest.

**Skill Development Training**

The society organized different kinds of Skill Development Training to the members of SHG and Dalam. Through this members get more knowledge and skills to earn income by themselves.

**Programmes/activities held during the reporting year**

- Training programmes
  - Water shed (literacy) programme
    - Organic farming
    - Zero-cost farming
    - Fish-farming
    - Live-stock Management Training
      - Goat rearing
- Piggery
- Poultry farming
  - Bee-farming
  - Organic compost
  - Soil testing
  - Mechanized coconut plucking
  - Candle making
  - Catering classes
  - Baking class – cake fest
  - Pickle making
  - Jam making
  - Ginger, Nutmeg Juice
  - Soap making, cleaning article
  - Tailoring
  - Embroidery

✓ Study tours
  - To the Oil Palm India Ltd
    Kulathupuzha, Kollam
  - Trivandrum
  - Palaghat
  - Munnar
  - Kanthalloor

✓ Pilgrimage
  - Velankanni
  - Bharananganam
  - Vallarpadam

✓ Interest-free loans
✓ Value-added production units
✓ Agrima open markets -
✓ Farmer’s club - 9
✓ JLG - 89
✓ DRI

- Awareness Programme on health, life style diseases, healthy life style pattern
- Monsoon borne disease
Waste management in the household
‘Kitchen garden’

MEDP Programme

By the support of Nabard PSWS has organized another initiative that proving micro entrepreneurship Development Programme (MEDP). Under this programme we have organised 2 skill development programmes for women. 20 to 30 women attended 3 months tailoring & embroidery programme and have put up a production unit for the same. Another programme was making pickles which are also a success one.
ASHAKIRANAM CANCER CARE CAMPAIGN

Ashakiranam Cancer Care Campaign is designed jointly by Caritas India and Catholic Diocese Social Work department in the humanitarian concern towards supporting the cancer patients and promotes preventing approaches to this health disaster by mobilizing resources from people. It is one among the huge project by the Christian community to bring up the marginalized

According to the World Health Organization (WHO), nearly 30 percent cancer deaths can be prevented by addressing the main risk factors - tobacco use alcohol, unhealthy diet, physical inactivity and excess body weight. Moreover, lung and oral cancers are the most common cancers among men while cervical and breast cancers are the most common cancers in women. In women cancer is caused when there is early menarche and late menopause, obesity and exposure to viruses like HPV. It is estimated that India records 1.1 million new cancer cases every year thus contributing to 7.8 percent of the global cancer burden. As the second most populous nation and one of the fastest-growing major economies, India faces many challenges, but one which is often overlooked is the provision of Cancer Care.

Cancer is one of the leading causes of death in the world, particularly in developing countries. Yet, many of these deaths can be avoided. Over 30% of cancer can be prevented by adopting healthy life style and avoiding key risk factors. Cancer is early detectable by simple and affordable detection methods. The studies shows that using fast-food and chemical agricultural products are the main causes of cancer for example usage of salted dry fish, preserved pickled foods, junk foods may contribute to stomach and colon cancer. Fatty foods, fried foods and beef are observed to be associated with the occurrence of cancer. More than 30% of cancer cases could be prevented by modifying lifestyle or avoiding key risk factors. However the aim should be towards elimination of risk factors and promotion of cancer education.
Kerala has roughly 35,000 new cancer cases every year (age adjusted incidence), based on the cancer registry data. There are 913 male and 974 female cancer patients per million in Kerala. A total of 100,000 cancer patients are in prevalence annually in the State.

Asha Kiran cancer care campaign program launched in PSWS on 30th March, 2016. Number of cancer related deaths and cancer patients are increasing in district, the operational area of PSWS (Kottayam, Idukki and Ernakulam districts). The effect of cancer is very much on the entire family and its affects the normal development of the family. It affects the education of the children. It is a fact that poor families are perplexed by knowing their family member is having cancer. The entire family losing their hope and normally lead a disgusted life.

We, PSWS have arranged 15 awareness programme and 477 volunteers came forward to be part of this programme. It is happy to record that it has received acceptance by the people largely.

**Vanitha Dinam (Womens’ Day)**

Women’s day was celebrated across the diocese in SS, SHG and Zonal level, aiming at the empowerment, enlightenment and capacity building of women. The entire celebrations are arranged by the zonal promotion councils along with various competitions. It was an occasion to bring out the untouched and hidden talents and skills of women.

**Annual Day Celebrations**

The 52nd Annual day celebration of the Palai Social Welfare Society (PSWS) was on 20th May 2016. The meeting was presided over by His Excellency Bishop Mar Joseph Kallarangatt, diocese of Palai. Adv Joy Abraham, Member of Parliament was the chief guest of the day. Auxil- iary bishop of Mar Jacob Muricken presided over the meeting and distributed the awards for the best performing Swasraya Sanghams in the different zones. The day affulmen- ted with the es- teemed presence of chief guests and cultural programmes by the members of self-help groups across the diocese who is the major beneficiaries of the society.
Placements

Students from different educational and training institutions have benefited from PSWS. As part of the fulfillment of their courses they have been placed here to gain knowledge in various projects of the society. Mar Augustin College, Ramapuram, Marian College, Kuttikanam, Christ College, Bangalore, B V M College, Cherpunkal, K. E College Mannanam, Rajagiri and Shanthigiri College etc are some of the colleges that come under this. Around 38 students take part in field work activities in the reporting year.

Vikasana Sarith

Vikasana Sarith is the official news bulletin of the society which is publishes monthly. It is a platform for the society to communicate to its members the news, views and information. In the same way it offers place for the central, zonal and group level members to express their views, activities and information. Thus each and every activities of society in central, zonal and group level are noticed and reported through this. The highlight of this bulletin is, in every month it observed the specialties during the month. It is well appreciated by the readers.
Heartfelt Regards to....

Our partners who supported and associated with us to march towards the Development & Empowerment Process are:-

KVK
KSBCDC
NABARD
SAVE A FAMILY PLAN
STITCHING LILIANE FONDS
KRWSA
CARITAS INDIA
STATE HORTICULTURE MISSION
COCONUT DEVELOPMENT BOARD
DISTRICT INDUSTRIES CENTRE
BIO DIVERSITY BOARD
OIL PALM INDIA Ltd
FEDERAL BANK
SOUTH INDIAN BANK
JLG- DISTRICT COOPERATIVE BANK
STATE DISASTER MANAGEMENT AGENCY
INSTITUTE OF CLIMATE CHANGES STUDIES.