

### • • MAJOR PROJECT PARTNERS • • •









































































- \* Ahalya Foundation Eye Hospital, Palarivattom.
- \* Albert's Maritime Institute, Kalamassery
- \* Alpha Dental & Eye Hospital, Kaloor.
- ★ Chaithanya Eye Hospital & Research Institute, Ernakulam.

### **OUR ASSOCIATES**

- \* Federal Bank Ltd.
- ★ Little Flower Hospital & Research Centre, Angamaly.
- ★ Lourde's Hospital, Ernakulam

- RBL Bank Ltd.
- ★ The Eye foundation- Eye Hospital, Edappally.
- Union Bank of India.

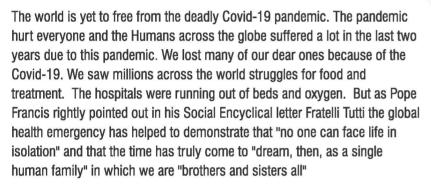


### ARCHDIOCESE OF VERAPOLY

Latin Archbishop's House, P.B. No. 2581, Marine Drive, Kochi - 682 031, Kerala, India ☎ : 0091-484-2372892, 2380474 | Fax : 0091-484-2360911

## PATRON'S MESSAGE

"Holiness doesn't mean doing extraordinary things, but doing ordinary things with love and faith."



The need of the hour is to being a "Good Samaritan" by all of us as many vulnerable, orphans, marginalised, homeless, migrant and unorganised workers, differently abled, aged and women and children are laying in the "street" waiting for our help. Beyond the boundaries, everyone has the right to live with dignity and respect. It cannot be denied to anyone. We must build partnerships across the world for doing good for the people and earth. We should place the right to dignity of human beings in first place over wealth and profit. The existing policies and programmes should be modified and the new policies and programmes should be developed accordingly. We should build and reconcile with communities by doing service to others.

I am delighted that the Archdiocese of Verapoly and Ernakulam Social Service Society is driven by the same values of love, justice and compassion. ESSS should stand for a more inclusive and sustainable world. These two ideas



- Pope Francis.

need to be fundamental to all our existing programmes and our vision for a new world. ESSS have to reach out to the vulnerable people and families through different programmes. A special attention should pay to building a network of "Good Samaritans" of ESSS and Archdiocese of Veraploy to "spread the love of Jesus Christ" through helping the people in need voluntarily.

I use this opportunity to appreciate Fr. Martin Azhikkakath, the President and Director of ESSS, Fr. Fostin Fernandez, the Assistant Director of ESSS, the General Body Members and the Governing Council Members for their all the good works. I also congratulate the dedication and commitment of ESSS Staff, Village Organizers, Leaders of Community Based Organizations. Finally, I am humbled by the acts of our partnering agencies, standing with ESSS in our small efforts to making difference to the life of the poorest of poor.

"Whoever is generous to the poor lends to the Lord, and he will repay him for his deed". – Proverbs 19:17

+ Decelal

+Joseph Kalathiparambil

Metropolitan Archbishop of Verapoly



## **EXORDIUM**

"We will triumph over ....."

The pope Francis said in a message - the Covid-19 pandemic has "in some ways, given us a chance to develop new ways of living." Indeed, "already we can see how the earth can recover if we allow it to rest: the air becomes cleaner, the waters clearer, and animals have returned to many places from where they had previously disappeared."

# -DIRECTOR'S MESSAGE

Pope Francis had dedicated much of his papacy to drawing attention to those living on society's margins, including the homeless, the poor and migrants. Pope Francis has expressed his solidarity and closeness to the people of India, ravaged by the various waves of Covid-19 infections that has overwhelmed its healthcare system. The Holy Father particularly expressed his closeness to "the sick and their families, to those who care for them, and in particular to those who are mourning the loss of their loved ones."

Pope Francis stands as a true witness of mercy and genuine face of Christ in today's world of pandemic and panic. Pope Francis becomes a strong inspiration for all those who work in social sector. This pandemic situation has changed our life styles and made us more adaptive to a new normal.

Ernakulam Social Service Society, as Caritas Ernakulam, reached thousands of people with care and concern at this time of turmoil. We could connect our services with many partner agencies. We could reach 25,000 families with dry ration kits at the time of famine. We could console the family members of the Covid victims and adopt the children who lost their bread-winning parents.

Our ESSS Samaritans (Volunteers) approached the Covid patients avoiding the risk of loosing their lives and wiped the tears of the Covid affected and their family members. We have even started Covid insurance schemes for the people and Help Desk facility in all our parishes.

We shall move forward together with a slogan – "We will triumph over all these pandemic and tragic situations by our joint efforts with the Grace of God."

#### Fr. Martin Azhikkakath

President & Director, ESSS.



# CONTENT

About ESSS	06
ESSS in Numbers	07
ESSS's Response During Covid-19	08
Thematic Area I - Emergency Response & Disaster Management	11
Thematic Area II - Women Empowerment	12
Thematic Area III - Empowering Men through Self- Help Groups	16
Thematic Area IV - Labour Development	18
Thematic Area V - Micro-Enterprise Development Programme	20
Thematic Area VI - Community Health	23
Thematic Area VII - Family Development Programme	26
Thematic Area VIII - Environment & Natural Resource Management	27
Thematic Area IX - Children's Development	28
Thematic Area X - Community-Based Rehabilitation	30
Elders Self Help Group	
Hope & Help: A Programme for Differently Abled	
<b>Empowerment of Widows &amp; Spinsters</b>	
Thematic Area XI - Micro Insurance	32
Thematic Area XII - Basic Infrastructure Development	33
Thematic Area XIII - Legal Services: Community Mediation Centre	35
Thematic Area XIV - Animation: ESSS Centre for Learning	35
Looking Inwards	36
Facts & Figures	38



### **SR. MARY TREASA CTC**

You have always been the LIGHT that showed us the path in LIFE.

Deepest Condolences From ESSS Family.

# About **ESSS**

Ernakulam Social Service Society (ESSS), the official organisation for social action of the Archdiocese of Verapoly, is a non-governmental organisation working for social and ecological justice. ESSS was established on 28th August 1962 by the first indigenous Archbishop of the Archdiocese of Verapoly, the Servant of God Archbishop Joseph Attipetty and Fr. Jerome Payapilly OCD. It has been registered under the Travancore Cochin Literary, Scientific and Charitable Societies Regn. Act XIII of 1955 in 1962 (Reg. No. ER- 8/1962) to do community organising and socio-economic programmes for the socially and economically disadvantaged sections of the area irrespective of caste, creed and religion, in the districts of Ernakulam and Trichur. Since then, ESSS has fostered under the patronage and leadership of dedicated and committed Archbishops and Directors. In this journey, ESSS has taken sides with the poor and the marginalised people to end poverty and social injustice. Our focus is on the rights of the most marginalised communities: rural and urban poor, women, children, aged, fishers, differently-abled, migrant and unorganised workers. These groups face an acute lack of access to resources, services, and institutions. ESSS, together with supporters, communities, institutions and governments, strive for the sustainable development of the poor and marginalised through social mobilisation, empowerment and decentralisation.

#### **Vision**

Just and self-reliant society with highly resourceful people living in harmony and mutual help.

#### **Mission**

Ernakulam Social Service Society (ESSS) is committed to promote, support and sustain the socio-economic and developmental initiatives of the poor and the marginalised through social mobilisation, empowerment and decentralisation.





# **ACHIEVEMENTS ESSS IN NUMBERS**

Families Covered	47820
Members in Women SHG	14904
Members in Men SHG	8424
Labours Mobilized	10419
Members in SNTU	1579
Members in KTWF	1728
Members in KDWF	4686
Members in Children's Group (Kuttikkootam)	928
Differently Abled	3249
Widows	1836
Spinsters	1412
Members in Elders SHG (Sayamprabha)	1536

Members in Health Insurance	7385
Critical Illness Policy	564
Members of GI Policy	2929
Members in Grihasuraksha	195
Swavalamban	653
Jeevan Madhur	15415
Servant of God Archbishop Joseph Attipetty Memorial insurance for Students	7779
ESSS Volunteers	3159
Task Force Members	200
Project Beneficiaries	6661

# **ESSS's Response During Covid-19**

The Covid-19 pandemic has significantly redefined the humanitarian emergency paradigm and changed our understanding of disaster management in several ways. First, the crisis is not limited by a geographic area or a cluster of physically defined regions in which the disaster occurred- as in an earthquake, flood or cyclone. Second, the effects of the disaster are so microscopic and invisible that one can easily underestimate its potency, as it happened in the early days of the pandemic. The ESSS focused on a three-fold approach to address the pandemic-

- 1). Providing humanitarian assistance to the marginalised and vulnerable people.
- 2). Enabling community to manage and mitigate the pandemic and
- 3). Strengthening public health system in collaborating with partner agencies.

The significant interventions of ESSS in this regard during the reporting period are as follows:

- **★** Formed Covid Emergency Help Desk at central and field level to coordinate the relief programmes.
- **★** To ensure the food to guest workers and the homeless, ESSS served breakfast to 4350 persons at Kaloor bus stand.
- **★** Covid relief food kits were distributed to 200 cancer patients.

- Covid relief food kits were distributed to 779 families, including 150 migrant workers.
- \* Hundreds of fruit kits were distributed to City Police Force.
- Archbishop Dr. Joseph Kalathiparambil handed over 1000 PPE kits, Sanitizer, Mask & Gloves to Mr. V. S. Sunil Kumar, Minister for Agriculture in Govt. Medical College, Kalamassery.
- ★ 5 hand washing facilities were fixed in various junctions of the city.
- **★** 2000 hand gloves were distributed to health workers and police forces of Kochi Corporation.
- **★** 15000 masks were distributed at different locations under the Archdiocese of Verapoly.

#### **Caritas Samaritan Funeral Service**

Archdiocese of Verapoly trained a volunteer team of priests and laity under the leadership of Fr. Sojan Malieckal for performing funeral services of Covid victims. This initiative helped the faithful to assure a befitting funeral even if he/she died of the highly contagious infection.









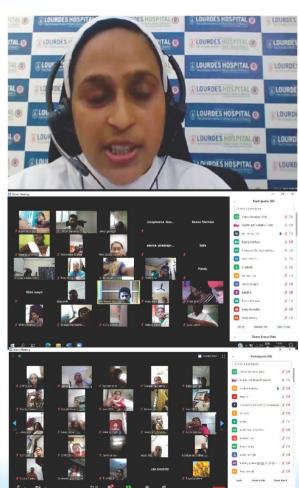


08

# Important Webinars and Online Meetings

The covid-19 pandemic changed the world in many ways. One important thing is that, it taught us to do work by staying in our home. The video conferences using various platforms like Google Meet, Zoom, Microsoft Team Viewer become a new norm in the present world. ESSS responded to the changed scenario by adopting new technological innovations for facilitating communications, conferences and trainings. Further ESSS also took several initiatives to introduce these online platforms for members of its community-based organizations and general public. Few important webinars and meetings conducted by ESSS are listed below.

SI. No	Date	Name of the Programme	
1	12/06/2020	Staff Capacity Building on Online Platforms.	
2	10/07/2020	A special staff meeting on Possibilities of Small-Scale Enterprises	
3	12/07/2020	Webinar on Possibilities of Small-Scale Enterprise Programme.	
4	07/08/2020	Diocesan Level Disaster Management Committee Meeting	
5	09/08/2020	Webinar on Disaster Preparedness in the wake of Covid <sup>-19</sup>	
6	18/08/2020	Monthly Review of Village Organisers of Region II, VI & VII	
7	19/08/2020	Monthly Review of Village Organisers of Regions I & V.	
8	20/08/2020	Monthly Review of Village Organisers of Region VIII.	
9	21/08/2020	Monthly Review of Village Organisers of Region III & IV.	
10	06/09/2020	Alternate Lifestyle during COVID-19 Pandemic.	
11	11/09/2020	KSBCDC Loan Follow-up Meeting.	
12	16/09/2020	Capacity Building of Village Organisers on KSBCDC	
		Schemes & Alternate Lifestyle during the COVID-19.	
13	18/09/2020	Awareness Class on Organic Farming & Social Security.	
14	23/09/2020	Monthly Review of Village Organisers of Region II & VI.	
15	24/09/2020	Webinar - Sensitisation about Insurance Schemes.	
16	24/09/2020	Monthly Review of Village Organisers of Region III.	
17	25/09/2020	Monthly Review of Village Organisers of Region VIII.	
18	26/09/2020	Monthly Review of Village Organisers of Region IV.	
19	27/09/2020	Training on Positive Parenting.	
20	28/09/2020	Training on Organic Farming	
21	30/09/2020	Monthly Review of Village Organisers of Region I,V & VII.	
22	4/10/2020	Webinar on KSBCDC loan schemes.	
23	12/10/2020	Webinar on KSBCDC, NMDFC Ioan schemes.	







		THE PROPERTY OF THE PROPERTY O
24	23/10/2020	Breast Cancer Awareness.
25	25/10/2020	Motivation Class for Children.
26	27/10/2020	Training on Organic Farming.
27	30/10/2020	Webinar on Cancer Awareness & Healthv Lifestvle in Association with Caritas India & St. Alberts College (Autonomous). Ernakulam.
28	1/11/2020	Cancer Awareness Class for Men SHG Members.
29	10/11/2020	Webinar on Rights and Special Laws in Favour of Women in association with CCRRA.
30	18/11/2020	Webinar - Sensitisation about Insurance Schemes.
31	19/11/2020	Breast Cancer & Covid Awareness in Association with Lourdes Hospital, Ernakulam.
32	25/11/2020	Monthly Review of Village Organisers.
33	6/12/2020	Covid Special Loan by KSBCDC & NSKFDC.
34	11/12/2020	Social Ministry Coordinators Meeting.
35	12/12/2020	Social Ministry Coordinators Meeting
36	19/12/2020	Orientation Programme for Field Work Students from St. Teresa's College, Ernakulam.
37	4/01/2020	Special Zoom meeting of selected Sayamprabha animators
38	30/01/2020	Awareness Class on Stress Management in association with Kristu Jayanti Hospital, Perumbilly













### THEMATIC AREA I

# **Emergency Response & Disaster Management**

The geographical proximity of Archdiocese of Verapoly to Arabian Sea and heavy industrial units makes it vulnerable to natural and manmade disasters. ESSS believes in managing disasters effectively by building knowledge and skills of community people as the preparedness can save thousands of human lives and assets during disasters. Hence after the Tsunami 2004 and Flood 2018, ESSS involves in inculcating a culture of preparedness among the local community in collaboration with local self-governments, government departments and various national and international agencies.

### Navajeevan Project

The project is being implemented with the support of Caritas India in the aftermath of the Kerala Flood -2018. The project aims to capacitate and empower men, women, children, the elderly, special groups, and other categories of people in 10 wards of Kadamakkudy Grama Panchayat through a resilience building and disaster awareness program.

#### **Significant Achievements of the Programme**

\* A ten-member Village Disaster Management Committee (VDMC) is



- established at ten wards of Kadamakkudy Grama Panchayat to plan and coordinate disaster management activities at ward level and ensure community participation in disaster management and risk reduction.
- Four different Task Forces Early Warning Team, First Aid Team, Search and Rescue Team and Camp management Team were formed at ward level. Total 200 Task Force members are mobilised to the task forces in the 10 selected wards of Kadamakudy Grama Panchayat.
- Participatory Disaster Risk Assessment (PDRA) was performed in 10 wards of Kadamakkudy Grama Panchayat and digitalised social mapping,



resource mapping, seasonal mapping, hazards ranking and history and timeline mapping.

- ★ Disaster Clinics became functional at Chariyamthuruth, Chennoor, Kadamakkudy, Kothad and Pizhala.
- **★** 396 new volunteers registered in Caritas Samaritan Team and 21 registered in Kerala Sannadha Sena Portal.
- \* Ensured capacity building of new volunteers.
- Shri. Hibi Eden M.P inaugurated a webinar in connection with International Day for Disaster Risk Reduction.

#### **Vehicle Announcement Campaign on Monsoon Diseases**

The risk of being exposed to multiple viruses, bacteria and other infections, is twice during the monsoon than the rest of the season. The high moisture content in the air enables harmful micro-organisms to thrive, resulting in several diseases. Village Disaster Management Committees (VDMC) and Task Force Committees (TFC) organised a vehicle campaign in Kadamakkudy Grama Panchayat to create awareness on monsoon diseases. Leaflets and brochures were circulated. Ms. Shalini Babu, President, Grama Panchayat, Kadamakkudy, Fr. Martin Thaiparambil, Parish Priest, Fr. Martin Azhikkakath, Director, ESSS and ward members of Kadamakkudy Grama Panchayat were present.

#### **Other Major Activities**

- \* Capacity Building of Volunteers.
- ★ Participation in District and State level IAG programmes.



\* Establishing Disaster Clinics and its Visibility Boards.

### THEMATIC AREA II

# **Women Empowerment**

A country's progress and development depend on women's empowerment. ESSS is committed to providing opportunities for experiencing empowerment to the marginalised women irrespective of their caste and creed by facilitating community-based organisations, capacity building, and skill development programs, linking women with various governmental and other schemes.

#### Women's Self Help Group

Self-Help Groups are small voluntary groups formed by people of a homogeneous background consisting of 10 to 20 women. SHG acts as a stimulant to make socially and economically backward women self-reliant. Gender discr imination and inequality are also addressed; SHG plays a vital role in sensitising women to realise their importance and empowerment. Presently 828 Women Self Groups are functional with 14904 members. These groups are

federated in 72 regional associations.

#### **Capacity Building of SHG Members**

ESSS organised 9 Capacity building programme for SHG members through online and offline mode. The topics covered through the training were women's rights and law, leadership, zoom and online platforms and awareness on KSBCDC loan.

#### **International Women's Day Celebration**

ESSS celebrated international women's day-2021 with various programmes like workshops on women's rights, publishing a women's manifesto, public meeting and honouring women achievers and covid warriors to mark and respect the achievements of women in various spheres of life.





#### Workshop on Women's Rights & Women's Manifesto

ESSS had organised workshops on preparing a manifesto for women to submit to the various political party representatives in the wake of the Election 2021. These workshops were facilitated by the Centre for Constitutional Rights, Research and Advocacy (CCRRA). The workshops were held over three days, and 536 women leaders from ESSS Women SHGs participated. The focus areas in Women's Manifesto are listed below:

- \* Health
- ★ Violence against women
- ★ Education and employment
- ★ Welfare schemes
- **★** Political & Civic Participation
- ★ Legal Aspects
- \* Property

#### **Public Meeting & Releasing of Women's Manifesto**



ESSS celebrated International Women's Day on 8th March 2021. Ms. Sunitha Dixon, Standing Committee Chairperson, Kochi Corporation, inaugurated the function. On its side-line, ESSS released Women Manifesto for the Kerala State Legislative Assembly election and handed it over to three prominent political fronts as part of the Women's Day celebration. Adv. Sandhya Raju, managing director of CCRRA, introduced Women Manifesto. Women Manifesto discussed the issues and specific suggestions to protect the rights, eradicate discrimination, and improve women's social and political involvement in the current scenario.

#### **Honouring Covid Warriors and Women Achievers**



ESSS used this opportunity to honour the eight women "covid warriors" from self-help groups, who provided food, medicine, psychological support and other voluntary services to the covid patients and their families and the marginalised and vulnerable people, including poor, destitute and migrant workers while everyone was scared to come out of the houses. Further, during the International Women's Day Celebration, ESSS honoured eight "Women Achievers", the widows who achieved success through their efforts and hard work.

#### **Exhibition**

As part of the women's day celebration in ESSS, Region-IV, a product exhibition was organised by the SHG members at Thomaspuram. Small scale entrepreneurs from different women self-help groups of this region exhibited.

different products like readymade clothes and dress materials, dry fishes, dry prawns, etc.

#### **News Paper Challenge for Women SHG Federations.**

A paper challenge for women SHG federations was organised on the side-line of International Women's Day Celebrations. A total amount of Rs 3,26,585/- is mobilised for Ashakiranam and Snehabhavanam project by conducting a newspaper challenge at the federation level.

Region	Amount Collected for		Total Amount Collected
	Ashakiranam	Ashakiranam Snehabhavanam	
1	Rs. 28,325.00	Rs. 7,775.00	Rs. 36,100.00
2	Rs. 68,950.00	Rs.18,460.00	Rs. 87,410.00
3	Rs. 36.900.00	Rs. 20,150.00	Rs. 57,050.00
4	Rs. 19,550.00	Rs. 11,290.00	Rs. 30,840.00
5	Rs. 8,500.00	Rs. 3,000.00	Rs. 11,5 00.00
6	Rs. 8,900.00	Rs. 2,375.00	Rs. 11,275.00
7	Rs. 37,775.00	Rs. 14,925.00	Rs. 52,700.00
8	Rs. 17,290.00	Rs. 17,290.00 Rs. 8,420.00	
FDP Families	Rs. 7,000.00 Rs. 7,000.00		Rs. 14,000.00
Total	Rs. 2,33,190.00	Rs. 2,33,190.00 Rs. 93,395.00	

#### **PRI Members' Winners Meet**

To honour the winners of ESSS community-based organisations, including women SHG in Kerala Local Self Government election, ESSS organised "Winner's Meet" on 28<sup>th</sup> January 2021. Shri. Hibi Eden MP inaugurated the program. Twenty-three elected representatives were honoured during the function. Fr. Martin Azhikkakath, ESSS Director, Presided over the programme.



#### **Online Competitions**

During this challenging time, to engage the beneficiaries and the members of a community-based organisation, ESSS organised online competitions like Onam Selfie, Malayali Manka, Christmas Crib, Christmas Carol Singing and Kitchen Garden or Terrace Garden as a part owf the celebration of special days like Onam, Christmas and Environment.

#### **Success Story**



Ms. Telma George is a founder member and secretary of the Chaithanya Self Help Group. She was an ordinary house wife at that time. She regularly attended all the training programmes and meetings of ESSS, which made her more confident and capacitated. It also helped her to improve her communication and leadership skills. By recognising her passion and commitment, ESSS appointed her as the village volunteer and Mythri Coordinator of that area, and it was the turning point in her life. When her group registered under the panchayat, she was selected as its Area Development Society (ADS).

Further, she was appointed as an Asha worker in her panchayat by acknowledging her skills and leadership qualities. Now she is very active in all the developmental initiatives in Mulavukad Grama Panchayat. She received the award of best Asha worker in 2019 and that of best Covid Warrior Award in 2020 from Mulavukad Grama Panchayath. She believes that the training and opportunities provided by ESSS helped her develop more like a responsible individual in society.





#### Umadevi Muraleedharan

Umadevi Muraleedharan, a heart patient and school dropout engaged in selling fish, snacks making and cattle rearing to support her husband and blind daughter received "Karshakasree" award in her panchayat.

#### Sindhu Dhinamani

ESSS's women self-help group member Sindhu Dhinamani, a widow, cancer survivor and mother of two girls is is not ready to give up despite her struggles.



#### **Shaly David**

Ms. Shaly David's, ESSS Village Organiser and a school dropout shoulders the responsibility of her family, finds lot of time to help others having similar problems.



#### Mary Grace

Ms Mary Grace, a widow, school dropout and former ward councillor, showed her strong leadership qualities despite adversities in life. Currently working as Village Organiser at ESSS and president of Widow Companionship in the Archdiocese of Verapoly.





#### **Geetha Babu**

Geetha Babu, 60-year-old widow and tailor, forced to drop out her studies due to financial struggles. Even after the death of her husband, she completed the construction of her house and provided good education to her children by working as tailor.



#### Sindhu Sabu

Ms. Sindu lost her husband at the age of 40, did several jobs such as domestic work, tailoring, catering etc to support her children. She was a leader of ESSS federation and is ready to dare herself to face it and fight it.



#### **Lucy Titus**

Ms Lucy Titus, a school dropout overcome difficulties in her life with motivation from ESSS Self Help Group and presently runs a famous hotel, Vellakanthari, in the outskirts of Ernakulam City.



#### THEMATIC AREA III

# **Empowering Men through Self- Help Groups**

#### **Empowering Men Through Self-Help Groups**

Since 2003 ESSS successfully started promoting men's self-help groups by building their skills, which resulted in achieving confidence and economic growth for its people. It aims to encourage savings and reduce debt among men. Also, it promotes alternative livelihood among aspiring men through skill training and low-interest credit linkages for the same. Currently, 315 men self-help groups are functional at ESSS.

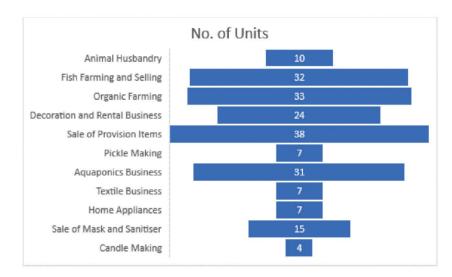
#### **Awareness Programmes Conducted During the Reporting Period**

traionos i rogiammos conductos parmy the neperting i crica			
SI. No	Name of the program	No. of participants	
1	Awareness of COVID defence	100	
2	Awareness of KSBCDC schemes	99	
4	Awareness of Cancer in men	94	
5	Awareness of post-COVID health issues and Ardram Medi-Claim insurance	63	
6	Awareness on how to use mobile applications and the internet	48	
7	Training on problem solving	85	

#### **Credit Linkage**

Credit linkage of Rs. 31,25,000 provided to 70 Men Self-Help Group members with the support of Kerala state Backward Classes Development Corporation (KSBCDC) and National Minorities Development & Finance Corporation to start income generation programs.

#### Details of IGP units Started by Men SHG Groups and Members









#### **Celebration of International Men's Day & Other Festivals**

ESSS celebrated International Men's Day on 19<sup>th</sup> November 2021. ESSS organised a video making competition in connection with it to promote the message "Health is Wealth", and the winners were honoured later.

Men SHG members also participated in the online competitions- Onam Selfie and Christmas Carol Singing organised by ESSS for its CBO members during the lockdown period.













### THEMATIC AREA IV

# **Labour Development**

#### **Labour Development**

The unorganised sector has a crucial role in our economy regarding employment and its contribution to the Gross Domestic Product (GDP), savings and capital formation. In India, 93% of the total workforce is involved in the unorganised sector. They require focused attention for relief from exploitation, occupational



health hazards and the ever-increasing suffering due to low wages and inadequate social security net. ESSS strategised a two-fold approach to the social work interventions in this segment. One is social mobilisation and forming self-help groups as a platform for social and economic development, and the other is mainstreaming unorganised workers through Kerala Labour Movement (KLM).

#### **Domestic Workers Group**

ESSS promotes domestic workers self-help groups aiming for their holistic development through mutual help and participation. At present, 78 domestic workers groups are functional at ESSS. Each group will have 10 to 20 domestic workers from the same neighbourhood.

#### **Credit Linkage for Domestic Workers**

As promoting alternative livelihood among the domestic workers is always a top

priority, ESSS join hands with Kerala State Backward Classes and Development Corporation and National Safai Karamcharis Finance & Development Corporation (NSKFDC) to provide credits with the affordable interest rate for starting income generation units. Overall, a total credit of Rs. 1,22,90,000 were supplied to 510 domestic workers.

#### **Tailoring Workers Groups**

ESSS also promotes the self-help groups of tailoring workers. 10-20 women tailoring workers with homogeneous socio-economic conditions are mobilised on self-help, harmony and mutual help. At present, 18 tailoring workers groups are functional at ESSS.

#### Formation & strengthening of KLM Units

Kerala Labour Movement is an official organ of Kerala Catholic Bishop's Council (KCBC) working to better-unorganised workers in Kerala to enhance the dignity of the labourers. KLM units are formed at the village level as an apex body of different unorganised workers and fora in the respective villages. These units are instrumental in promoting local leadership and designing and implementing the activities at the field level. At present, 26 KLM units are functional at ESSS.





#### **Training and Awareness Programmes Conducted**

SI. No	Name of program	No. of Units	No. of Participants
1	House Keeping	7	350
2	Mobile Food Court	2	18
3	Awareness of KSBCDC	3	150
	loan		

#### **Different Fora Functional at ESSS with support of KLM**



#### **Kerala Domestic Workers Forum (KDWF)**

KDWF is an independent trade union established for domestic workers under the Kerala Labour Movement that aims to prevent exploitation and protect the rights of domestic workers. Total membership: 4686

#### Swathanthra Nirmana Thozhilali Union (SNTU)

SNTU is an independent trade union of construction workers functioning under the Kerala Labour Movement. Apart from employment and welfare guarantee, the program aims at building up good workmanship qualities, skill enhancement and entrepreneurial development etc. Total membership: 1579

#### **Kerala Tailoring Workers Forum (KTWF)**

KTWF is another initiative of the Kerala Labour Movement functional at ESSS. KTWF has been instrumental in the enrollment of tailoring workers in the Kerala Tailoring Workers Welfare Fund Board. Total membership: 1728

#### Kerala Malsya Thozhilali Forum (KMTF)

The target group is traditional fish workers in the sea, backwaters, ice factories, and fish markets, but not established and self-employed. The forum conducts awareness and advocacy programs, lobbying and networking, skill development and introducing new technology to the traditional fish workers as alternatives. Total membership: 126

#### **Unorganised Workers Welfare Scheme**



For the protection of unorganised workers, including domestic workers and self-employed persons, the government of Kerala established a new welfare board. In the current reporting period ESSS added 2300 new members under Unorganized Workers Welfare Scheme, and each person benefited with Rs. 1000/- as Covid-19 relief.

#### **KLM Office**

An independent office of Kerala Labour Movement Archdiocese of Verapoly Unit was opened at ESSS Office Annex.



#### THEMATIC AREA V

# **Micro-Enterprise Development Programme**

The Micro-Enterprise Development Programme (MEDP) of ESSS helps aspiring entrepreneurs take up various livelihood programmes like poultry, rearing cows. sheep and goats, setting up petty shops / small scale enterprises and businesses etc. Through entrepreneurship development training programs, the beneficiaries are motivated to improve and enhance their employment, entrepreneurial skills, and quality of life. Under this Programme, training had given in different fields like cooking and baking, agriculture, housekeeping, tailoring, poultry, and mobile food court. Beneficiaries have been supported by loan and bank linkages to start their IGP Units

#### Subiksha Keralam Suraksha Padhathi

The threat and stress of covid -19 have not been limited to public health, but it highly disrupted the socio-economic order of the world. The millions lost their jobs, and the unemployment rate was at its peak. Its impact is relatively high in Kerala. Further, since Kerala is a consumer state and the threat of food scarcity largely is looming, the Archdiocese of Verapoly launched Subiksha Keralam Suraksha Padhathi – an initiative to promote livelihood and food security. The four major components of the Programme were Promoting Organic Family Farming, Aquaculture, Livestock development and Small-Scale Entrepreneurship Development Programme. ESSS played a significant role in implementing the project, especially the Small-Scale Entrepreneurship Development Programme.



#### **Details of training**

SI.	Name of Training	No. of units	No. of
No		conducted	participants
1	Cooking and Baking	4	59
2	Organic Farming	1	18
3	House keeping	3	50
4	Tailoring	4	77
5	Paper Bag	1	12
6	Poultry farming	1	20
7	Mobile Food Court	7	79
	Total	30	315



#### **Details of Credit Linkages**

ESSS provides Credit Linkage to the beneficiaries for self-employment generation and livestock development with Kerala State Backward Classes





Development Corporation (KSBCDC), National Minorities Development and Finance Corporation (NMDFC), banking, and other financial institutions. It ensures the right to credit for poor and marginalised sections at an affordable

interest rate. The details of the Credit linkage provided by ESSS during the reporting period are below.

1	SI. No	Name of the Agency	Scheme	No. of	No. of	Amount of Loan availed
ı				SHGs	Beneficiaries	
ı				linked		
Í	1	People's Urban Co-	People's Asraya Loan	5	68	Rs. 35,50,000/-
		operative Bank	Scheme			
ĺ	2	Corporation Bank	Microcredit	3	55	Rs. 23,50,000/-
Ī	3	Union Bank	Microcredit	10	119	Rs. 17,85,000/-
	4	KSBCDC, NMDFC &	Microcredit	100	892	Rs. 2,40,00,000/-
		NSKFDC				
ı	5	Canara Bank	Microcredit	6	117	Rs. 1,11,25,000/-
Ì	Total			122	1225	Rs. 4,28,10,000/-

ESSS is promoting individual and group-based income generation programmes at the grassroots level. Presently 100 group-based and 1353 individual owned income generation units are functional at ESSS. Category wise list of these enterprises is as listed below.

### **Success Story Achieving Big Dreams**

Ms. Manju Antony comes from a lower socio-economic background, and her family consists of husband and three children. Her husband is a daily wager, and their income was not enough for their sustenance. Establishing a stitching unit and a textile shop was her dream from her childhood, but she was not trained in that. She learned to drive and bought an Autoriksha with financial assistance from the employment exchange to support her husband. Even though she earns very little, she is happy to help her husband. But pandemic has reduced the number of trips, and the family faced financial difficulty. She came to know about the tailoring class conducted by ESSS in association with Jan Shikshan Sansthan. Despite the extensive travelling, she has completed the training, and with the support of her husband, she applied for a gold loan and started a textile shop-" Adorn Fashion" – for Gents, ladies &



kids Ready-mades. She is very much thankful to ESSS and Jan Shiksha Sansthan for providing the opportunity and helping her achieve her dream from her childhood.

#### **Details of IGP Units - Individual**

SI. No	Name of IGP	No. of Units
1	Organic Farming	155
2	Food Business	135
3	Tailoring Classes & Shops	563
4	Beauty Parlour	24
5	Candle Making	42
6	Curry Powder Unit	13
7	Diary	15
8	Sale of Dry Fish & Prawns	28
9	Fish Farming & Vending	14
<b>4</b> 10	Provision Store	63
11	Readymade Shops & Business	39
12	Rosary Making	17
13	Snacks Making	83
14	Soap Powder, Phenyl, Dish Wash	54
15	Stationary	10
16	Tuition Centre	9
17	Others	89
	Total	1353



#### **Details of IGP Units - Groups**

SI. No	Name of IGP	No. of Units	
1	Organic farming	6	
2	Food Business	6	
3	Provision Store	27	
4	Readymade Textiles	21	
5	Seasonal Business	15	
6	Soap Powder, Phenyl, and Dish Wash	14	
7	Others	11	
	Total	100	

#### **Eco- Friendly Bag Unit**

An eco-friendly bag unit was established at ESSS, to reduce the use of plastic bags which harms our environment. ESSS visualized the promotion of reusable bags in addition to the grassroot level awareness creation as an opportunity to create a more sustainable world.



#### **MyClickPoint Mobile App**

ESSS developed a mobile application called MyClickPoint to assist job seekers and entrepreneurs who were affected during Covid-19 Pandemic. This platform provides opportunities for jobseekers to showcase their resume, employers to find the laborers and entrepreneurs to sell their products.



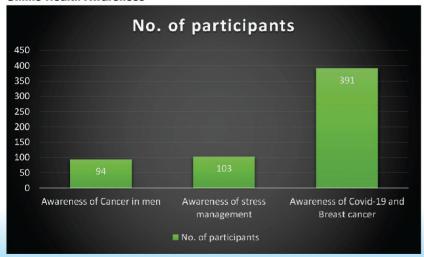
# Community Health

Good health is central to human happiness and well-being that contributes significantly to prosperity, wealth, and even economic progress, as healthy populations are more productive, save more, and live longer. ESSS promotes preventive and curative aspects of healthcare to protect and improve the community's health. The community health department of ESSS works in association with the public health department, local self-governments, government and private hospitals, NGOs, public health experts, health volunteers and the local community.

#### **Covid Interventions**

During the Covid-19, ESSS was at the forefront to help the people in need as physical health and mental health are equally important during this stressful pandemic. ESSS joined hands with Lourdes Hospital, Ernakulam, Kristu Jayanti Hospital, Perumbilly, and other hospitals and health professionals to conduct online awareness classes and programmes to create awareness and sensitise the community on different issues, including Covid-19, Post Covid Issues and Cancer.

#### **Online Health Awareness**



#### **Ashakiranam Cancer Care Project**

Ashakiranam Cancer Care Project is implemented with guidance of Caritas India. The project is primarily intended to support the economically vulnerable cancer patients with financial aid for the treatment. Further the project also focuses on creating cancer awareness, organising cancer detection camps and hair donation camps, promoting healthy life style, organic farming and providing psycho-social support for cancer patients and their caregivers. The project is implemented by mobilizing resources from parishes, SHG members and well-wishers.





#### Important activities conducted during the reporting period

- Provided financial assistance of Rs. 186000/- to 62 Cancer Patients.
- Training on organic farming for the member of men and women self-help groups.
- 6 Regional meetings conducted to disseminate the awareness on Ashakiranam project
- ★ 902 persons benefited from 9 cancer awareness classes conducted in online and off line mode in association with Dr. Gangadharan, Dr. Mohan Nair, Dr. Resmi S. Kaimal and Dr. Jayasankar from different hospitals
- Breast Cancer Survey was conducted to understand the level of cancer awareness in the community
- \* 35 blankets distributed at Government Hospital Ernakulam. Shri. T. J Vinod MLA and Dr. Anitha, Medical Superintend were present.
- Seeds distributed for promoting family farming.
- Cancer day observance at KSRTC Bus Terminal, Ernakulam in association with Caritas India and Welfare Services Ernakulam.
- Coin Box Installation in new shops.
- 20 New Ashakiranam Volunteers added to Caritas Samaritan.

#### **Resource mobilization for Ashakiranam Cancer care Project**

Sl. No	Name of the Activity	Amount Collected	
1	Coin Box Collection	Rs. 25,492/-	
2	Paper collection	Rs. 35,474/-	
3	Women's day Paper collection	Rs. 2,26,190/-	
4	Other collection	Rs. 68,575/-	
5	Total	Rs. 3,50,731/-	

#### **MEDICAL CAMPS**

#### **Ardram Health Clinic**

Ardram Health Clinic provides affordable quality healthcare to all, especially to the marginalised and the people from the lower economic background. It is conducted every fortnight in association with Lourdes Hospital, Ernakulam.



Despite the covid -19 pandemic hindering the clinic's functioning, 238 persons benefited from the program in the reporting period.



#### **Drishyam Eye Camp**

Drishyam eye camps are aimed at free cataract detection and eye check-ups of the poor and marginalised. Even though ESSS has to cancel many Drishyam eye camps, two small scale eye camps were organised in association with Chaitanya Eye Care & Research Institute, Ernakulam. Altogether 48 persons participated in the eye camps, and 11 persons got free cataract surgery. Another three-person is provided with free treatments for other diseases.

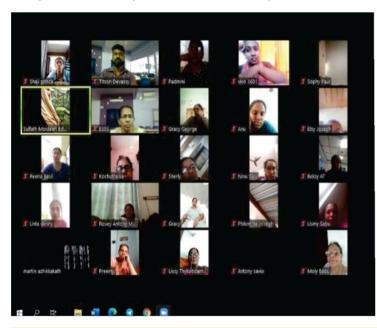
#### **Nirnayam Medical Camps**

Nirnayam Medical camps are free blood check-ups to detect renal and lifestyle

diseases. During the reporting year, Nirnayam medical camp was organisedat Ponnarimangalam in collaboration with Amrita Institute of Medical Sciences, Edappally.

#### **Ardram Palliative Care**

Ardram Palliative care focuses on improving the overall wellness, including physical, emotional, and spiritual and social well-being of individuals who are bedridden or with serious illnesses. In the reporting year, with the help of Ms. Riya Lawrence and Ms. Omana, ESSS supported 15 bedridden patients.













### Success Story

Ms. Shaiby Peter is a village organiser of ESSS from Puthuvyppu. She has 16 years of experience in ESSS and was the field animator of CBDP & CMDRR programmes implemented in Vypin Island after the 2004 Tsunami. By acknowledging her enthusiasm and commitment to community programmes, she was selected as an Asha worker in Malippuram CHC. That gave her further opportunity to engage in community services. Further, she made substantial efforts to provide support for TB patients in her area. She was also very much active in Covid-19 related work. For her exceptional services, she got District level AKSHAYA KERALAM AWARD for the national TB Elimination Program on 24th March 2021.

### THEMATIC AREA VII

# **Family Development Programme**

The family development program aims to develop the capacity of families to plan strategies to address their needs and issues that hinder the economic and social development of families by effectively making use of these available local resources, services, and support. Selected families are supported for their holistic development by enhancing their skills and capacities.

#### Save a Family Plan-India: Family Development Programme

The Programme is initiated to help the families from lower socio-economic backgrounds struggling to meet their basic needs and encourage them to move towards self-reliance by creating their personalised income generation projects with the help of financial assistance provided for six years. Currently, 285 families getting benefits and 250 IGP units are active under this program.

- 83 parents participated in the awareness class on *Positive Parenting* by Varkichan Menacherry
- 100 children of beneficiary families participated in the *Motivation* class by Mr. Giji Varghese
- Twelve beneficiaries attended the three-month tailoring course conducted by ESSS in association with Jan Shikshan Sansthan.
- Three capacity building programmes were conducted for the beneficiary families.

#### **Details of IGP Units**

SI. No	Name of IGP	No. of units
1	Cloth Business	64
2	Tailoring Shop	65
3	Animal Husbandry	35
4	Food Business	16
5	Fish Farming and Vending	11
6	Sale of Provisionary Items	10
7	Candle Making	8
8	Detergent Making	22
9	Others	19
	Total	250











### **Success Story**

Maniyamma is living with her two children and husband, Mr. Sabu. Her husband was a cancer patient and under treatment. She struggled to meet the basic needs; hence ESSS selected the familyto the Family Development Programme of Save A Family Plan India in 2015. She was very active and enthusiastic in the project's all central and regional level activities. It injected confidence and motivation in her to start a grocery shop in her neighbourhood. Her husband passed away on 30th September 2017. But with support from SAFP and the income she earns from her grocery shop, she was able to meet her family's basic needs, including the educational expenses of her children. During the lockdown, she was forced to close down for a while, and the business came down heavily as people were scared to go outside their homes even to buy essentials. She overcomes this by starting home delivery of groceries. It was beneficial for the people who are tested Covid positive.

### THEMATIC AREA VIII

# **Environment & Natural Resource Management**

For decades and centuries, humans have mistreated and contaminated the very environment that sustains them. But broad concern for the environment is that people don't know what to do or where to start making a difference. The list of issues surrounding our environment goes on. However, there are significant global warming and climate change, water pollution and ocean acidification, loss of biodiversity, and air pollution. These three issues need immediate attention and proactive action to conserve the only habitable planet we call our home. Further, we need to pay adequate attention to addressing waste management and organic farming. And, focusing attention on these aspects will have a ripple effect on several other environmental issues.

#### **World Environment Day Celebration**

On the side-line of World Environment Day 2021, ESSS organised a video competition for members of ESSS's Village Organizers. The theme of the day celebration was home-based organic farming. The Programme aims to sensitise the village organisers about the importance of food security and organic farming in the wake of imminent food scarcity and growing health issues due to excessive chemical pesticides and fertilisers. Special prizes were distributed to the competition winners along with Aloe vera plants.







### **Success Story**

Ms. Sulfath Moideen is a perfect role model to homemakers and aspiring organic farmers. She is a member of Viswabharathi Women SHG in Edavanakkad. With the encouragement and motivation received from the Self-Help Group, she started smallscale terrace farming using purely organic methods. Slowly she expanded to her compound, and after tasting success, she raised her farming into 1.25 acres of land taken on lease within a few years. Now, she is experimenting with different kinds of vegetables, fruits, rice cultivation in this small place. She has received more than 30 awards for her contributions and inspirational achievement. In 2020 she received Government of Kerala's prestigious VYGA AWARD from then Agricultural Minister Adv. V.S. Sunil Kumar. Currently, she is also working as a Trainer for ESSS and Jan Shiksha Sansthan in Organic Farming.

# THEMATIC AREA IX

# Children's Development

ESSS's children's development programmes are tailor-made to address the developmental needs of children. The Programme provides opportunities for their scholastic and personality development along with managing their psychological and emotional needs.

#### Kuttikoottam

Kuttikoottam is a community-based organisation for children aged 5-17 catering for their overall development. It provides a supportive environment for the children to develop skills and values. Most importantly, it provides children with

opportunities for social success. Given facilitations as needed in their areas of challenges, children can form meaningful relationships and have positive experiences with peers, which may be rare for them in other environments. This is extremely valuable to a child's self-esteem and increases their comfort in initialising social interactions outside the social group. At present, 58 Kuttikoottam groups are functional at ESSS.

#### **Scholarship Distribution**

ESSS has given scholarships for the meritorious students who passed with a full



A+ in SSLC and Plus two and students who scored more than 80% in degree and post-graduation. Forty-five students were honoured for their meritorious achievements with cash awards and mementoes. Rev. Fr. Antony Babu Kadamparambil, Director of Navadarsan, was the Chief Guest.

#### Other Main Achievements

Ninety-eight parents participated in the awareness class on **Parenting and Cyber Crimes**.

A Letter Writing competition was conducted for children on the occasion of

Gandhi Jayanti to familiarise the Postal System in India.

**Muthassan Enna Maravum Muthassi Enna Thanalum** – A video making competition was conducted by associating with Sayamprabha groups. Fortyfour kuttikkoottam members participated in the competition.

A **Christmas Card Making** competition was organised for kuttikkoottam members in connection with the Christmas celebration, and 33 children participated in the competition.



#### THEMATIC AREA X

# **Community Based Rehabilitation**

#### **SAYAMPRABHA - Elders Self Help Group**

ESSS has promoted Sayamprabha Groups (Elders Self- Help Groups) since 1992 to provide psycho-social support to senior citizens above 60 years of age. The Programme's primary objectives are the promotion of sustainable livelihood, providing credit linkages, advocating and protecting the rights of elders. At present, 96 Sayamprabha groups are functional at ESSS.

- ★ Capacitated Sayamprabha group members to attend a virtual meeting.
- A training programme on Spiritual and Mental Health was conducted for Sayamprabha group members. Sr. Dr. Shelfy SMdC and Sr. Treesa Silgi SMdC were the resource persons.











- \* Capacity building training provided to selected village organisers and regional coordinators.
- \* Eye camps were conducted for Sayamprabha group members in association with the Community Health Department of ESSS and Chaitanya Eye Hospital, Ernakulam.

#### **Online Competitions**

In the middle of the Covid-19 pandemic, older people are physically and mentally more vulnerable and need continuous support for their health and well-being. To entertain and engage the elderly, ESSS has conducted different competitions through online platforms.

SI. No.	Name of the Programme	No of Participants	
1	Onapulari- Nadanpattu Competition	32	
2	Muthassan Enna Maravum Muthassi Enna Thanalum	44	
3	Bhavanalangara Christmas Sandesha Malsaram	43	

#### **HOPE & HELP: A Programme for Differently Abled**

Hope & Help Programme was launched with the support of REHASWiSS, Switzerland, to mainstream and rehabilitate differently-abled persons from the lower socio-economic background. The Programme helps the differently-abled persons or caregivers improve their specific skills. It enables them to lead a dignified and independent life through financial support to start sustainable income generation programmes, capacity building programmes and low-interest credits.

#### Other activities

- ★ Provided eco-friendly bags to 33 beneficiaries to be distributed in their neighbourhood.
- **★** Covid-19 relief food kits were distributed to 100 differently-abled persons from financially vulnerable families.
- \* Conducted capacity building programmes for the project beneficiaries.
- ★ Provided financial assistance of Rs. 1,98,000/- to 33 Beneficiary families for starting Income Generation Programmes.

#### **Details of IGP Units**

SI. No.	Name of IGP	No. of Units
1	Poultry & Animal Husbandry	14
2	Tailoring	9
3	Petty Shop	2
4	Lottery Tickets	2
5	Others	5
	Total	32

#### **Empowerment of Widows & Spinsters**

Through the empowerment of widows and spinsters, ESSS aims at improving their social status, enabling the widows and spinsters to have a sustainable livelihood and providing psycho-social support to grab equal opportunities. ESSS also committed to designing programmes and strategies sensitive to widows and spinsters' needs and recognises and respects their contribution to society.







### THEMATIC AREA XI

# **Micro Insurance**

The main objective of a life insurance policy is to provide the policy holder with a life cover and cover for medical expenses. While health insurance helps you stress-free during your lifetime, life insurance offers financial support to your family members after your death. But unfortunately, in a country like India, most people, especially the economically weaker section, are still away from the culture of life and health insurance. The Micro Insurance Department of ESSS, through its different programmes and services, aims to create a culture of health and life insurance among the poor and marginalised. The important health and life insurance policies promoted by ESSS with the support of various insurance companies are as given below.

#### **Universal Health Insurance (Medi-Claim Policy)**

ESSS Medi- claim policy is implemented in association with the United India Insurance Company. Under this policy, the beneficiary will provide with maximum coverage of Rs. 50,000. But the maximum single admission coverage will be Rs. 25000/-. The premium for an individual is Rs. 1795/-and the premium for a 7-member family is Rs. 5061/-. During the reporting year, 7385 persons were insured through the policy, and the total benefits received is Rs. 51,86,917/-.

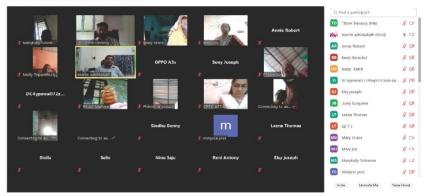


#### **Critical Illness Policy (Medi-Claim Policy for Selected Diseases)**

The critical illness policy is implemented to provide insurance coverage for eight major illnesses in collaboration with New India Assurance Company Ltd. The premium for an individual or family is Rs. 2950/-. The maximum coverage of the policy is Rs. 2,00,000/-. During the reporting year, 564 persons were insured through the policy, and the total premium paid is Rs. 16,10,784/-. Total benefits received is Rs.5,50,269/-

#### Griha Suraksha

Griha Surakha policy is implemented in collaboration with The New India Assurance Company Ltd. It is specially designed to protect the residential houses against calamities such as fire, lightning, cyclone, flood, landslide, earthquakes etc... The policy can insure houses with less than 15 years of age and a value of 5 lakhs or more. The premium for one lakh is Rs.50/-. A total of 195 persons are insured under this scheme.



#### **General Insurance Policy**

General Insurance policy is promoted by the Life Insurance Corporation (LIC) of India. A person in the age group of 18 yrs to 59 yrs can join, and the nominee will receive a maximum death benefit of Rs. 45,000. Total of 2929 persons insured through the policy and RS. 5,27,220/- paid as a premium in the current reporting period. The total benefit received is Rs.1,80,000/-

#### Servant of God Archbishop Joseph Attipetty Memorial Insurance for Students

This policy is implemented in association with the United India Insurance Company and the Catechism Department. This scheme aims to promote insurance among students to create a culture of insurance in their lives. Under this scheme, if the child dies in an accident, the nominee will get a maximum death benefit of Rs. 1,00,000/- and Rs. 2,00,000/- will be provided for the accidental death of one of the earning parents. The policy also provides a medical cover of Rs. 25000/- for the child. Total 7,779 students enrolled under this scheme.

#### Jeevan Madhur

This policy is implemented in collaboration with the LIC of India. It is a simple savings related life insurance plan where you may pay premiums regularly, fortnightly, monthly, quarterly, half-yearly or yearly intervals over the policy term. In the current reporting period, a total of Rs.23,86,125/- is paid as a premium of 15415 persons.

#### Swavalamban

This policy is implemented in association with the Life Insurance Corporation of India and KLM as a pension scheme. This scheme was designed for the unorganised workers for helping them to manage their finances successfully. Presently 653 members are in this scheme, and the premium paid during the

period is Rs. 7,36,800/-.

#### **Awareness and Training Programs Conducted**

SI. No.	Name of the Program	No. of Units	No. of participants
1	Insurance Class	3	108
2	Insurance Class- Social ministry coordinators	3	92
3	Insurance Class – HM Catechism Department	1	130

### THEMATIC AREA XII

# **Basic Infrastructure Development**

A home is commonly considered a fundamental physiological human need, the foundation for developing higher human motivation. But unfortunately, millions of the world are still deprived of safe and liveable housing conditions. The ESSS department of Basic Infra Structure Development aims at helping the people to full fill their dream of having safe shelter and sanitation through different programmes over the year.

#### **ARCHBISHOP'S SNEHABHAVANAM Project**

Adequate housing provides people with dignity and the opportunity to lead an everyday life. And it plays an essential role in reducing vulnerability and building resilience. The Archbishop's Snehabhavanam Project aims to support low-income families irrespective of caste and creed for completing house



construction. Last year 76 beneficiaries benefited with a total amount of Rs. 19,85,000/- for the completion of the houses.

#### **Details of Fund Distribution**

Region	No. of Beneficiaries	Amount
1	3	Rs.85,000/-
2	20	Rs.5,15,000/-
3	11	Rs.2,85,000/-
4	9	Rs.2,30,000/-
5	1	Rs.30,000/-
6	1	Rs.30,000/-
7	8	Rs.2,25,000/-
8	23	Rs.5,85,000/-
Total	76	Rs. 19,85,000/-



#### **CASE STUDY**

"I cannot sit at home by seeing the hungry face of my children. Always pray for a catch that could help me to buy some rice for them."

- Josepheena Albert

Josepheena Albert, a widow and fisherwomen, is a native of Puthuvype, a coastal village in Vypin island in Ernakulam District of Kerala. She is 64 years of age and born in a nearby island, Vallarpadam. She was born in a poor Catholic family and was the fifth child of her parents, Francis and Anna. Her father was a fisherman but used to do all other works to take care of his family. By seeing his struggles to feed them all, Josepheena started to accompany him to help in his works at the age of 13 and dropped her studies in the fourth standard. She got married to Albert Joseph at the age of 23. Her husband was irresponsible, alcoholic and patient suffering from varicose vein and tumours on the whole body. Her father in law was a service pensioner but never supported her family. As her husband is not used to going for any work, she is left with no option and forced to assume a net fisher's role both day and night to feed her three children — a son and two daughters.

Josepheena was crying while describing her living condition. She was unable to complete the sentence. With her small savings from meager income she conducted the marriage of her two daugters. When grew up her son also started to help her in meeting household expenses. But still the her wish for having a safe house remain as a distant dream. But the most significant change happened to her life is the new house constructed with the Papal gift from Stella Maris International, Dicastery for Promoting Integral Human Development ( Project N.898/2020) by Archdiocese of Verapoly and Ernakulam Social Service Society (ESSS). She never imagined such a thing in this period. However, the Archdiocese and ESSS selected her through the local parish and completed its construction quickly, and now she started to live in her new house. Her family is delighted with it.

Now her son is alo got married and she lives with her son and daughter in law very happily.







### THEMATIC AREA XIII

# **Legal Services**

#### **Legal Services**

As the role of NGOs is crucial in protecting the rights of marginalised communities, ESSS is focusing on creating platforms for providing affordable legal services and generating awareness on essential laws and legal systems in our country. ESSS believe that increased legal literacy can reduce corruption, atrocities against women, children, the aged and other marginalised groups. Hence, ESSS initiates legal awareness classes, seminars, workshops, and campaigns to create public awareness on specific laws and issues.

#### **Community Mediation Centre**

Community mediation is a **community-based form of conflict resolution** which is available to people who are experiencing disputes. In areas where community mediation services are offered, people can attempt to resolve conflicts with the assistance of a mediator rather than taking the disputes to court. A Community Mediation Centre recognised by the High Court of Kerala and Kerala State Legal Services Authority has been functional at ESSS since 2019. Despite the lockdown, in the reporting period, we had done the settlement of 2 cases with the assistance of Adv. Suresh PG and the mediator Ms Riya Lawrence

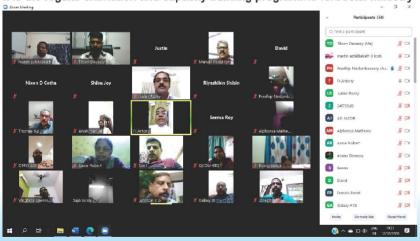
### THEMATIC AREA XIV

# **Animation**

Animation stimulates people's mental, physical, and emotional lives in a given area that moves them to undertake a broader range of experiences. They find a higher degree of self-realisation, self-express, and awareness of belonging to a community they can influence. Through this Programme, ESSS intended to help staff, village organisers and volunteers to heighten their performances, skills and capabilities.

#### **Darshan: Animation of Social Ministry Coordinators**

It is the regular animation and capacity building programme for Social Ministry



Coordinators from family units of parishes. They are voluntarily working with ESSS for linking and spearheading the different programmes at the family unit and parish level. ESSS conducted two training programmes for the social ministry coordinators in the current reporting period.

# Topics for Staff Capacity Topics Building. Village

Financial Inclusion.

Organisational Development.

KSBCDC & NMDFC Loan

Scheme.

Organic Farming.

Disaster Management.

Covid Awareness.

Introducing Online Platforms.

Poster Making.

Essential Computer Programmes and Mobile Applications.

MyClickPoint.

# Topics for Capacity Building of Village Organisers.

Financial Inclusion

Social Mobilization and Community

Development

Organic Farming

**Cancer Awareness** 

Monthly Review

KSBCDC & NMDFC loan schemes

Microinsurance schemes

Social security schemes

Stress Management Covid Awareness

Alternative lifestyle during Covid Introducing Online Platforms



## **Looking Inwards**

#### **Patron**

Most. Rev. Dr. Joseph Kalathiparambil

#### **General Body**

Rev. Fr. Martin Azhikkakath

Very Rev. Msgr. Mathew Kallinkal, Vicar General

Very Rev. Msgr. Mathew Elanjimittam, Vicar General

Very Rev. Fr. Ebigin Arackal, Chancellor

Very Rev. Fr. Peter Kochuveettil, Procurator

Very Rev. Msgr. Joseph Padiyaramparambil

Rev. Fr. Jaison Vadasserry

Rev. Fr. Jerome Chamminikodath

Rev. Fr. Antony Raphael Komaranchath

Rev. Fr. Fostin Fernandez Janmaparambil

Adv. L. Aloysius Thomas

Director, Little Flower Engineering Institute

Mother General, CTC Generalate

Superior, Vimalalayam

Rector, St. Joseph's Minor Seminary

Director, Holy Angel's Institute

Director, Lourdes Hospital

Chev. Dr. Henry Anjiparambil

Mr. K.K. Raphael

Mr. Vipin Joe M.J.

Mr. Dominic C.L

Sr. Treesa Silgi SMdC

Mr. Titson Devassy

Mr. E.S. Jose

Mr. Joseph Jude

Prof. Beena P.J.

Mr. Thomas Ravi

Dr. Regina Henry

Dr. Gladis Mary Thambi

Ms. Valerine Abrao

Ms. Juliet Daniel

Ms. Synthia Mendez

Prof. Lucy Jojo

Mr. Shaji George

Mr. Babu Thannikottu

Dr. Gilson M.J

## **PATRON**



Most. Rev. Dr. Joseph Kalathiparambil Metropolitan Archbishop, Archdiocese of Verapoly



Fr. Martin Azhikkakath President



Adv. L. Aloysius Thomas Vice President



Mr. Vipin Joe M.J. Secretary



Fr. Fostin Fernandez



**Dr. Regina Henry** 



Dr. Beena P.J.



GOVERNING COUNCIL



#### **ESSS Staff at Present**

Director : Rev.Fr. Martin Azhikkakath

Assistant Director : Rev. Fr. Fostin Fernandez
Administrator : Sr. Treesa Silgi SMdC

Project & Programme Officer : Mr. Titson Devassy

Office Facilitator : Sr. Mary Thomas SMdC

Accountant : Ms. Moly Josy

Disaster Management, Men SHG,

Ashakiranam & Sayamprabha Coordinator : Mr. Vipin Joe M.J. SHG Central Co-ordinator : Ms. Seema Roy

Micro Finance Co-ordinator : Ms. Annie Robert Insurance Department Co-ordinator : Ms. Saly Sabu

Hope & Help Co-ordinator : Ms. Shaija Babu Labour Department Co-ordinator : Ms. Sherin Babu FDP Co-ordinator : Ms. Steffy Stanly

Kuttikoottam Co-ordinator : Ms. Shaila Attipetty
Community Health Co-ordinator : Ms. Liji George

Regional Co-ordinators : Mr. Josey Kottiyath

: Ms. Lissy Joy

: Ms. Rahiyanath Asharaf

: Ms. Liji T. J

Cashier : Ms. Josini Deepak SHG Auditor : Ms. Siji Jeni

House Keeping : Ms. Carmaly Saju

: Ms. Philomena Tomy

# ESSS Received Last Year's KCBC Award for The Best Annual Report



# **Facts & Figures**

### **INCOME & EXPENDITURE**

#### **ERNAKULAM SOCIAL SERVICE SOCIETY**

PROVIDENCE ROAD, ERNAKULAM - 682 018

EXPENDITURE		₹		INCOME	₹	
То	Repairs & Maintenance	29,62,326.32	Ву	Receipts from Main Objects	56,86,047.24	
н	Compensation to Employees	30,20,195.54	"	Voluntary Contribution	25,94,089.50	
"	Professional/Consultancy fees	72,200.00		Receipts from Incidental Objects	1,67,240.00	
**	Staff Welfare Expenses	4,53,441.00	"	RENT	57,82,065.00	
"	Conveyance & Travelling Expenses	3,59,958.00		Interest Income	19,95,529.26	
н	Donation	1,02,84,900.00		Other Collection	50,630.29	
11	Medical Help	4,767.00	п	Excess of Expenditure over Income	75,74,572.52	
н	Rates & Taxes	3,50,773.00			i.	
u	Insurance	1,01,970.00				
11	Audit Fee	1,61,660.00				
	Other Expenses	16,11,887.52				
19	Other Payments	32,45,201.43				
19	Depreciation	12,20,894.00				
	Total:	2,38,50,173.81		Total:	2,38,50,173.81	

He Mauli-

Ernakulam 24/11/2021

Kollam

24/11/2021

FR. MARTIN AZHIKKAKATH

(President)

VIPIN JOE M.J (Secretary)

Subject to our report of even date For C.B. VOSEPH & CO.

Chartered Accountants

IVAN JOSEPH (Partner)

### **BALANCE SHEET**

ERNAKULAM SOCIAL SERVICE SOCIETY PROVIDENCE ROAD, ERNAKULAM, KOCHI, - 682 018

welldeted Delever Chart as at 21st March 2021

LIABILITIES	₹	ASSETS	₹
Corpus Fund as per last b/s	16,40,420.55	Fixed Assets as per Schedule 'A'	3,55,51,575.96
Capital Fund as per schedule 'I' 3,48,48,577.52		Telephone Deposit as per last b/s	24,900.00
Less: Excess of Expenditure		Rural Mobile Deposit as per last b/s	500.00
over Income 75,74,572.52	2,72,74,005.00	National Saving Certificate as per last b/s	100.00
Education Corpus as per last b/s	10,00,000.00	KSEB Power Allocation Deposit as per last b/s	3,69,142.00
Revolving Fund as per last b/s	7,50,000.00	KSEB Security Deposit - HT Connection   B/s	8,36,189.00
Welfare Fund as per last B/s. 2,07,682.66		TDS on Rent as per last b/s 3430337.98	
Add: Addition 11,391.00		Add : Addition 4,45,502.00	38,75,839.98
2,19,073,66		TDS on Commission as last B/s 8,02,234.00	
Less: Returned 1,59,221.35	59,852.31	Add: Addition 9,441.00	8,11,675.0
TDS Collection Payable	46,221.00	TDS on FD as last B/s 17,56,399.93	
GST Payable	90,810.00	Add : Addition 45,042.00	18,01,441.9
GST Late fee Payable	500.00	TDS on Electricity Deposit	3,843.0
PF Payable	14,736.00	Loans & Advances as per schedule 'E'	3,15,00,738.00
ESI Payable	922.00	Closing Balances :-	
TCS Payable (HTPF Housing Project )	11,572.00	Fixed Deposits as per schedule 'D'	67,59,262.77
Secured Loan as per schedule 'F'	2,85,57,784.00	Bank as per schedule 'C'	80,40,303.33
OD and Loan A/c Balances Schedule 'G'	2,17,32,554.31	Cash as per schedule 'B'	83,360.56
Unsecured Loan as per schedule 'H'	84,79,494.25		
Total:	8,96,58,871.42	Total:	8,96,58,871.4

Ernakulam 24/11/2021

Kollam 24/11/2021 FR. MARTIN AZHIKKAKATH (President)

VIPIN JOE M.J (Secretary)

Subject to our report of even date For C.B. JOSEPH & CO.

Chartered Accountants

WAN JOSEPH (Partner) ഉഎസ്എസ്എസ് ഒമെത്രിനിധി

ഇഎസ്എസ്എസ് മൈത്രിനിധി അ

ഇൻഷ്യറൻസ്

ാം ആർച്ച്ബിഷപ്

കാച്ചി: സാധാരണക്കാരായ സ്ത്രീകളിൽ ലഘട്ടസമ്പാദ്യശ്രീലം വള പ്പെട്ടുട്ടു സാധാരണക്കാരായ സത്രാകളിൽ ലഭല്യസമ്പാദ്യശിലം വള മത്തുന്നതിനു വരാപ്പുഴ അതിരുപതയിൽ തുടങ്ങിയ ഇഎസ്എസ്എ സ് മൈത്രിസില് ലിമിറ്റഡ് ആർച്ച്ബിഷപ് ഡോ. ജോസഫ് കളത്തി പ്രവേശിൽ മര്ദ്ദേശത്തെ രാജ്യത്ത് അരൽ മത്ത്യം വരുകൾ വരുകൾ സ ബെല്യതന്നയാ ലൂലുവയ ആയച്ചബേഷപ ഡോ. ജോസവ കളാതാ പ്ലാസ്പിൽ ഉദ്ഘാടനം ചെത്തു. മോണ്ട്, മാത്യു കളിങ്കൽ, മോണ്ട്. മാ പ്പാമ്പിൽ <sup>ഉദ്യവ</sup>ലാടനം ചെയതു. മോണം, മാത്യു കല്ലിങ്കൽ, മോണം, മാ ത്യൂ ഇലഞ്ഞിമറ്റം, മോൺ, ജോസഫ് പടിയാരംപറമ്പിൽ, ഫാ. മാർ ത്യൂ ഇലഞ്ഞിയുറം, മോൺ. ജോസഫ് പടിയാരാപറമ്പിൽ, ഫാ. മാർ ട്ടിൻ അഴിക്കകത്, ഫാ. ഫോസ്റ്റിൻ ഫെർണാണ്ടസ്, ഡയറക്ടർ ബോ രൂപ് <sup>ച്ചവം വാഴഞ്ഞതാവാ,</sup> വാ. ഫോസ്റ്റ്വൻ ഹെല്. ർഡ് അംഗങ്ങൾ എന്നിവർ പങ്കെടുത്തു.

ൽ ഉദ്ഘാടനം ചെയ്തു. പെട്രോളിയം ഉത്പന്നങ്ങ നികുതി ഭാരം കുറയ്ക്കും ബ്സിഡികൾ പുനസ്ഥാപി ജിഎസ്ടിയുടെ പരിധിയ് പെട്രോളിയം ഉത്പന്നങ്ങ ണ്ടുവരിക തുടങ്ങിയ ആ ശ ഉധ്പത്വച്ചാത്വരുന്നു ( ധം. ഇതിനൊരു പരിപ ല്ലെങ്കിൽ ശക്തമായ ന ളുമായി കെസിവൈഷ്



ബി ഈഡൻ എംപി, ഫാ.മാർട്ടിൻ അഴിക്കകത്ത് എന്നിവർക്കൊഷം.

### ഇഎസ്എസ്എസ് വിന്നേഴ്സ് മീറ്റ് നടത്തി വിന്നേഴ്സ് മീറ്റ് ഉദ്ഘാടനം ചെ

പനങ്ങളിലേക്കു തെരഞ്ഞെടുക്ക പ്പെട്ട സ്വയം സഹായ സംഘങ്ങ ളിലെയും മറ്റു സമിതികളിലെയും 23 ജനപ്രതിനിധികളെ എറണാ

ൽ സർവീസ് സൊ **ഗ്എസ്എസ്)** ആ ചി ഈഡൻ എംപി

ഇഎസ്എസ്എസ് പ്രസിഡൻ് ഫാ.മാർട്ടിൻ അഴിക്കകത്ത് അധ്യ ക്ഷത വഹിച്ചു

സെക്രട്ടറി സി.എൽ. ഡൊമി നിക്, ബിജു പുത്തൻപുരക്കൽ, ലുസി ജേക്കബ്, വിപിൻ ജോ എ ദീപിക

ജില്ല പഞ്ചായത്ത് മെമ്പർ അ ഡ്വ.യേശുദാസ് പറപിള്ളി, കൊ ച്ചി കോർപറേഷൻ കൗൺസില ർ അഡ്വ.വി.കെ. മിനിമോൾ, വരാ പ്പുഴ പഞ്ചായത്ത് പ്രസിഡന്റ് കൊ ച്ചാറാണി ജോസഫ് എന്നിവർ മ റുപടി പ്രസംഗം നടത്തി

എറണാകുളം സോഷ്യൽ സർവീസ് സൊസൈറ്റി സംഘടിപ്പി വനിതാദിനാഘോഷം സുനിത ഡിക്സൺ ഉദ്ഘാടനം ചെ

മലയാള മ

മലയാള മനോര്

# ടെറസ് കൃഷിയിൽ

# मुक्तिक हरावत वर्धार्थाक

\* 46 nimmilmias 30 ത്രവാർഡുകൾ

ദീപിക രവേഷിൻ: ജൈവപച്ചക്കറി കു ഷിയിൽ 46 വയസിനുള്ളിൽ 39 അവാർഡുകൾ. യുവകർഷ ക സുൽഫത്ത് മൊയ്തീൻ പദ്ധതി തുടങ്ങി എത്തി നിൽക്കുന്നത് നേട്ടങ്ങ ളുടെ കൊടുമുടിയിൽ. സം കൃഷിവകുപ്പിന്റെ 2019-20 വർഷത്തെ ഏറ്റവും ന കൊച്ചി: വരാപ്പുഴ അതിരൂപതാ ല്ലടെറസ് കൃഷിക്കുള്ള അംഗ് ലെ മതബോധന വിദ്യാർഥിക ർഡുകൾ 39 ൽ എത്തിയത്. ക്കായി ഏർപ്പെടുത്തിയ ദൈവദ

കഴിഞ്ഞ തവണ സംസ്ഥാ ന തലത്തിൽ രണ്ടാം സ്ഥാന സൻ ആർച്ച്ബിഷപ് ജോസപ അട്ടിപ്പേറ്റി മെമ്മോറിയൽ ഇന്

27 വർഷം അവാണ

നക്കാട് അണിയൽ കിഴക്കു

താടെ അകമാറിത്തെ സംഹാന സ്ഥാനത്ത് തന്നെ അറിയപ്പെ ടൂന്ന ഒരു കർഷകയാക്കി മാ 2021 ജനുവരി 08 വെള്ളി

## തൊഴിലന്വേഷകർക്കു സഹായവുമായി വരാഷുഴ അതിരൂപത

കൊച്ചി: വരാപ്പുഴ അതിരൂപതയി ൽ വിശുദ്ധ യൗസേപ്പിതാവിന്റെ വർഷാചരണത്തോടനുബസ ച്ചു കൊറോണക്കാലത്ത് തൊഴി ൽ നഷ്ടപ്പെട്ടവർക്ക് ആശ്വാസമാ യി തൊഴിൽ കണ്ടെത്താനുള്ള മൊബൈൽ ആപ്ലിക്കേഷൻ തു ടങ്ങി. തൊഴിലന്വേഷകർക്കും തൊഴിൽദാതാക്കൾക്കും പര സ്പരം ബന്ധപ്പെടാനും സേവ നം ലഭ്യമാക്കാനും ഇതിലൂടെ ക ഴിയും. അതിരൂപതയുടെ സാമു ഹൃ സേവന വിഭാഗമായ എം ണാകുളം സോഷൃൽ സർവീസ് സൊസൈറ്റിയാണ് പ്രവർത്തന

സെനൈസറ്റ് ഡാണ് പ്രവർത്താന് ങ്ങൾ ഏകോപിപ്പിക്കുന്നത്. യൗസേപ്പിതാവിന്റെ വർഷാ ചരണം ആർച്ച്ബിഷപ് ഡോ. ജോസഫ് കളത്തിപ്പറമ്പിൽ ഉ



ർച്ച്ബിഷപ് ഡോ. ജോസഫ് കളത്തിഷറമ്പിൽ ഉദ്ഘോടനം ചെയ്യുന്നു.

ദ്ഘാടനം ചെയ്തു. തൃപ്പൂണി ത്തുറ സെന്റ് ജോസഫ് പള്ളിയി ൽ നടന്ന ചടങ്ങിനോടനുബന്ധി ച്ചു വിവിധ ജീവകാരുണ്യ പ്രവർ ത്തനങ്ങളും ഉദ്ഘാടനം ചെ യ്തു. വികാരി ജനറൽ മോൺ.

ഈ വേദനയുടെ ദിനങ്ങളിൽ

പരിശുദ്ധ അമ്മയുടെ വിമ ലഹൃദയത്തിന് നമ്മുടെ

ഴുവനെയും നമുക്ക് സമർ

നാടിനെയും ലോകം

മാത്യു കല്ലിങ്കൽ, ഫാ. നെൽസ ൺ ജോബ്, ഫാ. ആന്റണി അറ ക്കൽ, ഫാ. മാർട്ടിൻ അഴിക്കക ത്ത്, ഫാ. ജോളി തപ്പലോടത്ത് ഫാ. ആന്റണി കോച്ചേരി എന്നി

പ്പുഴ അതിരുപതയുടെ യൗസേപ്പിതാവർഷവും അതിന്റെ റായ തൊഴിൽദാന പ്രവർത്തനങ്ങളും ആർച്ച് ബിഷപ് ഡോ. vഫ് കളത്തിപ്പറമ്പിൽ കൊച്ചിയിൽ ഉദ്ഘാടനം ചെയ്യുന്നു. നൽസൺ ജോബ്, വികാരി ജനറൽ മോൺ മാത്യ കല്ലി ങ്കൽ , ഫാ. ആന്റണി കോച്ചേരി, ഫാ. ആന്റണി അറക്കൽ

ച്ചറൻസ് പദ്ധതിയുടെ ഉദ്ഹം തലയാള മനോരമ എടി പോരും പുരുത്തും പുരുത്തും വുരുത്യ

വരാച്ചുഴ അതിരുപതയുടെ സോഷ്യൽ സർവീസ് സൊസൈറ്റി ലോക യാപ്പി<sup>ക അത്വരുപരായുടെ</sup> പോഷുത്ത് സംഘടിപ്പിച്ച് ബോധവൽക്കരണ പരിപാടിയിൽ ഡോ.എസ്. രശ്മി കൈമൾ പ്രസംഗിക്കുന്നു.

# കാൻസർ ദിനാചരണം: രോഗനിർണയ ക്യാംപ് നടത്തി

കൊച്ചി • രാജ്യാന്തര കാൻസർ താട് അനുബന്ധിച്ചു കൊ

റ്റി സംഘടിപ്പിച്ച ബോധവൽക്ക രണ പരിപാടി ജില്ലാ പഞ്ചായത്തം ഗം എൽസി ജോർജ് ഉദ്ഘാടനം

തലയുള്ള കൃഷിമന്ത്രി വി.എസ്. സുനിൽകുമാറിന് ആർച്ച് ബിഷ 4 മുതൽ 2021 സുന്നത്തുമാനന തൃതച്ച ബന്മ പ് ഡോ. ജോസഫ് കളത്തിപ്പറ മ്പിൽ അതിമെത്രാസന മന്ദിര ദാത്തേ സീ ന്ദ്രത്ത ബ ത്തിൽ നടന്ന ചടങ്ങിൽ ജന ളവിലാണ് പ്രതിനിധികളുടെ സാന്നിധ്യ ത്തിൽ കൈമാറി.

നിവയുടെ നേതൃത്വത്തിലാണ് വെബിനാറുകൾ സംഘടിപ്പിച്ച വെബനാറുതം പറ്റെ ചുച്ച ത്. അതിരൂപതയുടെ യുട്യൂബ ചാനലായ കേരളവാണിയിലു ടെ തത്സമയ സംപ്രേഷണവും ടെ തത്രാമയ വാരുപ്പെക്കുന്നു. നടന്നു. അതിരൂപതയിലെ എല്ലാ ഫൊറോനകളും ഇടവകകളു

നിരവധി പദ്ധതികളുമായി വരാപ്പുഴ അതിരൂപത



സുരക്ഷാ പദ്ധതി മന്ത്രി വി.എസ് സുനിൽകുമാർ ഉദ്

Bonkelling else 19 marhumus (1908)

 താൽപര്യമുള്ള സ് കളിൽ സ്വയം തൊഴിൽ ലനം നൽകുക.

കൃത്യമായ പരിശീലന സംരംഭകരുടെ സംരം വിപണന നൈപുണ്യം വ പ്പിക്കുക.

രാഭകർക്ക് പരിശീല ാര സേവനങ്ങളും മാർഗന വരങ്ങളും നൽകുവാനായി കവിന്റെ കേന്ദ്രം' (ഹെൽപ് വെ സ്ക്) ഇ.എസ്.എസ്.എസിത് ആരാഭിക്കുന്നു.

് സാത്രജ്കരെ കുറഞ്ഞ പലശ നിരക്കിൽ ഉള്ളതും എളുപ്പത്തി ൽ ലഭ്യമായതുമായ വായപ പ ദ്ധതികളുമായി ബന്ധിപ്പിക്കുക.

ഉത് പനങ്ങളുടെ വിപണന വും പ്രദർശനവും പ്രോത്സാഹി പ്രിക്കാനായി കേന്ദ്രീക്യതവും പ്രാദേശികവുമായമേളകൾസാ

എറണടകള്ളം . കോവിഡ് സൈറ്റി കേരള വിന്നോടെ വി എഫ് സിന്റെ ടാലക്ഷം വ്യപ വിതരണം ചെയ്ത്ത് സെറ്റ കോടാമറിയുടെ പങ്കാത്തല ഓഗ വികസന ർകാർപ്രാഷ യും എൻ.എം.ഡി.എഫ്.സി. ഹെസ്റ്റി പ്രസിഡന്റ് ഫോദർ യുടെ ഒലക്ഷം രൂപയം ആർക്കുടെ അധ്യം യുടെ ഒലക്ഷം രൂപയം അ ക്ഷത് വേഹിച്ച പുത്രം അ എട്ട് ഒലക്ഷം രൂപയം അ ക്ഷത് വേഹിച്ച ചെയ്തു. വെസ്ത്വത് ഒരു കോടി നാൽപ ക്ഷത വേഹിച്ച ചടങ്ങിൽ കോ സ്ത്രീ തൊഴിലാളികൾക്കാ ക്ഷത് ചെയ്തു. പ്രസ്ത്വത് ഒങ്ങുന്ന ഒരു കോടി നാൽപ ക്ഷത് വേഹിച്ച ചടങ്ങിൽ കോ ത്തിൽ ഒതാളിൽ നൽൂപെട്ട സ്.തി തൊഴിലാളികൾക്കാ തി ഒരുകോടി നാൽപ്പർ ഒരു ഒ. വിനോ വിക്സ് നെ വിക്സ് കോട്ട് വിക്കാരുന്നു. എന്നു ഒരു വേരു എന്നു വിക്സ് വെരു വിനോ വിക്സ് വരു വിനോ വിന്നു വരു വിന്നു വിന്നു

എറണാകുളം ഈ എന്നു എസ് എസിൽ നടന്ന വനിത്വെങ്ക്കുള്ള ഒതാരിൽ വാൽപ്പില്ലേയുടെ ഉതിലെട്ടനാ ടി. ജെ. വിദന ക്കുന്നു. ഷെറിൻ ബാബു, ഫാദർ ഫോസ്റ്റൻ ഫെർണാട്ടേസ്, ഫാദർ മാർട്ടിൻ അഴിക്കുക്കത്, ജതിൻ, മീര, സിമ റോൾ

സർവീസ് സൊസൈറ്റി വായ്പ മേള നട

ഉറണാകുള്ള : കോവിഡ് സൈറ്റി കേരള വിന്നോടെ വി എഫ്.സിന്റെ 90 ലക്ഷം തുപ വിതരണം ചെയ്ത്ത് സോ പ്രത്യേഷങ്ങളെ പ്രത്യേഷ പ്രത്യേഷ

