

ANNUAL REPORT

2016-2017



SATYAM GRAMA SANGHAM

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From the President's desk



I am glad to present the annual report of Satyam Grama Sangham for the FY 2017-18.

Satyam Grama Sangham is one of the few voluntary organizations who started working with a developmental perspective way back in early 2009. Since then a sea change has taken place in voluntary action. The voluntary sector has become professional with highly skilled manpower. Creativity and innovations have taken a lead role.

On the other hand laws governing the sector have also become more stringent. Keeping in line with modern requirements Indian voluntary organizations have adapted to be more transparent with good governance systems in place.

Working in the voluntary sector is getting more challenging and that is what which keeps you with full of life and distinguishes you from others.

JOSE THOMAS
PRESIDENT

Dated: 03 April, 2017

1. About the Organization

1. Background

The **Satyam Grama Sangham** (popularly known as **SGS**) has incessantly worked towards uplifting the living conditions of the under privileged section in selected regions of Kerala State, India. SGS through active grass roots participation and empowerment of the communities in all aspects of their development strives to minimize their dependence on external agencies. SGS's focus on promoting **sustainable anthropocentric development through environmentally, socially and economically integrated activities** ensures the improvement and sustainability of rural communities and their environment.

SGS began as a non-profit, voluntary organization in June 2008, set up in the Cherthala Taluk, Alappuzha District of the state of Kerala. It was registered as a Society on 03 June 2009 under the Societies Registration Act, 1860.

A Centre of SGS came up in 2009 in a small village of Azheekal in Pattanakkad Block of Alappuzha District, 204/16, Mararikulam North.P.O Cherthala, is the headquarters of SGS, and 510 A/04, Chethy.P.O, Mararikulam North.P.O, Cherthala is the Administrative office of SGS. SGS is currently working in the southeast part of Kerala in the districts of Alappuzha, Kottayam, Ernakulam, Pathanamthitta, and Thrissur, respectively.



From the onset, SGS realized the importance of providing assistance and technical support to facilitate and aid the process of development by encouraging individual and community participation process. Accepting and overcoming the various challenges is the key to SGS's successful progress which today looks back on its past achievements with pride and at the one ahead with hope.

Ten years on, the organization is continuing with its commitment to instill an ambience of improved quality of life, a new scenario of social and economic progress and minimal dependence on others on the part of the communities. SGS has remained successful in achieving this only through an integrated, multi-disciplinary and participatory sustainable development.

1.1. Mission Statement

SGS's Mission Statement: Integrated rural development through people-centered, environmentally sustainable action. OUR Slogan is "Employment for all and Income for all"

With this in mind (and a view towards social and economic independence), SGS introduces technologies deemed appropriate to the conditions, and uses health and resource management education to socially empower and uplift rural communities.

1.2. Vision

A society which is armed with information and knowledge to achieve comfortable living standards; which believe in good governance, equality and respect for each other.

1.3. Belief System

- People have an inherent capacity to achieve - even in the face of adverse conditions - provided they are given with help and guidance.
- Resources, goods, information and technology should be shared amongst and between communities.
- People should be empowered to demand services by virtue of being human and as a basic human right.
- Women play an important catalytic role in development.
- Both development and management should be participatory.
- Social change can occur through economic stability and independence.
- Economic stability and independence can be achieved through optimal and *sustainable* use of local resources.

1.4. Strategic Objectives

1. Promote and protect the environment and natural resources, through adoption of appropriate resource management techniques, generally focused at the micro-level of watersheds.
2. Promote education and awareness as a tool to improve the plight of the underprivileged rural poor.
3. Ensure that a participatory approach is used in the conservation and promotion of natural resources.
4. Catalyze the transfer of low-cost agricultural and construction technologies which will aid in environmental protection and community development.
5. Empower women and eradicate gender inequality, namely through micro-credit and self-help groups.
6. Extend our services to the vulnerable section of elderly, and promote independence amongst this section.
7. Develop areas of mutual cooperation amongst Government agencies and NGOs.
8. Improve the community health standard, mainly through preventative measures.
9. Foster an understanding of, and focus on, integrated rural development in the young rural workforce, promoted through non-formal education.

2. Management and Administration

2.1. Structure

SGS's daily activities are administered by President. Over and above this, the management of SGS rests with the Governing Body, comprised of 5 members and 2 Executive committee members, each of whom is elected for a One year term.

2.2. Finance and Accounts

The details are outlined in Annexure 1 of the audited statement of accounts.

Besides project based funding in terms of grants-in-aid, SGS generates income from the following sources:

- Membership fees.
- Monthly Subscription Charges.
- Service Charges- Project report, Loan application , Auditing fees, etc.
- Public contribution/donations
- Registration charges from Self Help Groups- SHG
- Income from the sale of books and stationery for SHG's
-

3. Projects 2016-2017

3.1 : Sustainable Development Goals

About 55 people, 85% being women attended a day long seminar at SGS office in village Mararikulam North on 20th February 2017. Information on the new Sustainable Development Goals was passed on to the participants and some informative literature distributed.

The women shared their opinions and expressed needs to have more active access to this kind of information. Most of the women being agriculturists they also discussed various issues and concerns related to farming.

3.2: International Women Day:

The International Women Day was celebrated on 8th March 2017 at Chethy Head Office. 245 women of various SHGs participated in the event.

The women also used this opportunity to discuss ill effects of excessive drinking on the society and submitted a memorandum to the panchayat against the operations of a liquor shop in village Chethy which, they felt, had spoiled the local atmosphere and attracted young children to excessive drinking.



3.3: Fight against social evil:

At the instance of Chethy SHG about 10 SHGs joined hands to campaign against operation against drugs in the Azheekal village. The women stressed that because of the drugs, their children have taken not only to boozing but getting addicted to drugs at the cost of their studies. They also realised that their safety was also at stake especially in the evening when people assemble there to use drugs. Consequently, they started raising a voice against the sale of drugs in the village. The campaigning gained momentum when the Chethy women got all support from other SHGs and panchayat members during the celebration of International Women Day.



3.4: Legal Awareness Camps for women

At the behest of women of the area, the village panchayat requested the local administration to hold legal awareness camps at Haripad in Mannarasala panchayat on 20th March.

Advocate K.C.Sudheer (Senior Advocate Kerala High Court) along with other senior advocates informed the audience on consumer rights, rights of women and how they can access legal advice, domestic violence, provisions against cheque bouncing etc. They also tipped on legal obligations in cases of processional, road blocks etc.



3.5: Formation of Self Help Group's (SHG) for the Development of Poor

Our state of Kerala recently most of the micro finance companies are started their own self help groups to distribute the money as micro finance , near about more than 10 micro finance companies rooted their finance to the poor women , also we find out a most of the government schemes never getting the poor people if they approach the banks and financial institutions so proposed to start the self help group project in 2016-17, in the first year



we could start 50 SHG's , and the next year we could join more than 150 SHG's and this year.

SELF EMPLOYMENT PROJECTS FOR THE

WOMEN: We propose to start Self Employment projects for the poor women under our Self Help Groups, Our India government have more schemes for development of our women, Khadi and village industries commission providing a better self employment scheme for the unemployed , its known as PMEGP Scheme , also our Prime minister Shri Narendra Modi Ji announced many schemes for the development of the poor through self employment . Mudra loan scheme , Stand up India loan scheme, Deen dayal upadhyaya antyoyojana scheme, Ajeevika



scheme,Rashtriya mahila khosh loan scheme etc..thuis schemes all are will help the poor people to find out the livelihood through self employment , also NABARD providing many schemes for the self help groups , a joint venture of NABARD NABFINS also providing the assistance for the self help groups for start a self employment prohjects, we propose to co operate with NABFINS as a Business Development and correspondent of NABFINS for providing the financial assistance for the self help groups , also we should provide the facility to



start the self employment projects under our self help groups



4. Medical aid scheme for the poor:

4.1. Government Assistance:



SGS has been supporting the poor people who suffering the serious illness like cancer , heart disease , kidney failure and any kind of chronic disease ,we collect the application from the party with all relevant supporting documents as per the application ,and forward the application to the Prime Minsters National Relief Fund and Ministry of Health and family welfare and also Kerala Government society for the poor, In this present year we could assist almost 85 poor patients to get financial assistance for their treatment,

4.2. Private Firms and NGO assistance

As the part our social responsibilities we get more support from some Reputed firms and organizations working in our state, K Chittilappilly Foundation, Muthoot M George Foundation , TATA Foundation, THANAL Charitable Trust, is our supporting partners in the field of medical aid projects , as per the records we could assist more than 200 poor patients with the help of them in this financial year , mostly the K.Chittilappilly foundation is the major supporting agency for help the poor for their treatment .The K.Chittilappilly foundation providing the online facility to apply the medical aid for the poor , it will help the speedy support .

Our partners

K.Chittilappilly Foundation

Muthoot M George Foundation

Thanal Charitable Trust



5. Seminars/Conferences

5.1 India Against Cancer: We are facing a big health issues in our state most the people suffering chronic cancer disease heart disease and Kidney failure problem , so we proposed to fight against the serious illness , so we conducted so many seminars and study classes in five revenue districts , from 2009 to still we are in live to support the poor,as the part of social responsibility we provide the financial assistance for the poor people with the help of India government, State government and some Organizations in the way of supporting the poor. As the part of our Government of India provide an assistance foOr the cancer patients in the form of India Against Cancer projects , so we are also supported this projects and we submitted our nomination to participate the projects and we are waiting for the approval of Ministry of Health and Family welfare Government of India , and also we would like to be a partner of the World famous organization Amritha Institute Medical Science (AIMS) Kochi, for serve the cancer patients



5.2 Nai Roshni- Leadership training : A one day workshop was organized by Youth for Action this workshop where core issues like Natural Resources & Agriculture, Role of women farmers in Agriculture, Participation of local institutions, and Lack of institutional structure were discussed and views exchanged. All recommendations made were then shared with steering group of NAPCC draft committee.

5.3 Workshop on “DDU-GKY Training program: We are one of the project implementing agency of Deen Dayal Upadhyaya Gramin Kaushalya Yojana DDU-GKY ,We conducted many organization camps for the DDU GKY project implementation , we decide to provide an employment for 5000 poor women from our self help groups in readymade garments manufacturing sector , so we propose to start non profitable company under satyam grama sangham in the next financial year, so we submitted request letter to DDU GKY for the approval of this projects , we think we can start the training in the next financial year

5.4 Conference on Skill India Training

Program: We are one of the Training Provider of National Skill Development Council-NSDC Skill India Training program. As per this scheme **we conducted many conference in five revenue districts of our state , Kottayam, Alappuzha, Ernakulam, Pathanamthitta and Thrissur.** we organized a special project for the women for their own livelihood, we propose to start a training program for develop the agriculture sector , such as Dairy farming, Poultry farming, Ornamental fish farming, Agriculture farming (fruits and vegetables) with the help state Agriculture department and state horticulture department, we propose we can provide employment for the 5000 poor women in this sector



5.5 National Career Service:



We are One of the authorized Skill provider service center of the National Carries Service Government of India, as the part this we provide the skill training centers for the unemployed youth to get the employment in government sector also in private sector with the help of NSDC and other supporting agencies for providing skill training . we also provide the support for the women in our Self Help Groups to find out employment in various sectors, we conducted Six more seminars in this financial year relating this scheme , MULamthuruthy in Ernakulam district, Pampady in Kottayam, Haripad, Kayamkulam, Thanner mukkom , and Mararikulam in Alappuzha district, near about 500 people attend this program, we will follow the next steps in the next

financial year.

6 . Audited Statements of Accounts

Enclosed a detailed audited statements of accounts as separate pages

Sathyam Grama Sangam

The former name of Sathyam Grama Sangam was Sathyam Nature Village Society trust, it was amended at the General body of 2010 and assumed the present name Sathyam Grama Sangam.

Sathyam Grama Sangam SHG has been working among people for the last 10 years. It has been flourished actively in five district of Kerala.

About Sathyam Grama Sangam SHG

It has been registered under Kerala Govt registered department with the registration number A/246/09. At the same time this NGO has been affiliated under the NGO Department; that is under the department of central Govt scheme of Neethi Ayog. Its affiliation number is KL/2017/01067 45. Besides that Sathyam Grama Sangam is the Project implementing agency of DDU -GKY (Dean Dayal Grameen Kausik Yogana) along with that Sathyam Grama Sangam is the Training provider agency of Skill India, and National career service, In addition to that

Sathyam Grama Sangam is the implementing agency of Nai Roshini program under the Development Ministry of India.

Sathyam Grama Sangam is an asylum of those who are suffering from serious disease; this organization initiated to get them financial assistance from so many agencies such as Amrita Hospital under, Matha Amruthananthamayi Devi Madom, Chittilappilly foundation under Humanist Sree Kochouseph, TATA Trust Institution, Kerala Govt Health Ministry and PMNRF from Central Govt.

Women Empowerment

From the last few years we are hearing the woman empowerment “Fest” all over India. From the social observation it is clear that, here emerged more than 10 thousand micro finance companies and they have been exploiting the society mercilessly. The poor women folk in our society is suffering a great financial stringency. The fact is that those companies have been lending and borrowing money without any control. There is no regulation for the interest rate; it is known that, there is no adequate financial law and rule for controlling them. Our poor Ladies are borrowing money from all most all companies where they can get. The representatives of the companies are entering into the colonies and crushing the private life and smashing the precarious peace among them. So many cases have been reported about the harassment, man handling and even suicide.

Hence as a remedy of this situation, Sathyam Grama Sangam Started self-helping groups from 2017 with in this short period we have more than 5000 groups working in five districts in the central part of Kerala. This is a great creative encouragement for us to go-ahead. So through this self-helping groups, we are functioning creatively and successively. All this self helping groups are under the monitoring of zonal leaders, in Alappuzha, Pathanamthitta, Trissur, Ernakulum and Kottayam District.

Functioning of self-helping group

Through self-employment program Job to all and Income to all is our basic concept. As of this aim we have been formulated Self-help groups of women as well as Men.

Both are separate. that mean in one group there will not be men and women in a mixed way.

The aim of self-help group

1. Mainly we are aiming to get jobs and a means of income to the members through the project of central Govt, implementing time to time.
2. Through the formulation of SHG, it may be a fusion of different kinds peer groups and labor groups, we are...aiming to have a collective effort to obtain income sources for their lively hood. For example Auto Rickshaw drivers , Taxi drivers and other workers etc

The Hierarchy of SHG

1. The collective of 10 ladies who are living their premises. Men collective is also just like the women Groups.
2. There will be a bylaw in accordance with the Rules and regulations of Sathyam Grama Sangam.
3. Bank Account should be started in the locality.
4. Regular weekly meeting should be conducted and the weekly thrift collection should be remitted to the bank account without fail.
5. Minutes and account books should be written regularly and kept the records under the custody of secretary of the executive committee.
6. The members of the committee can be taken loans from their thrift fund; strictly under the norms prescribed in the SHG and Sathyam Grama Sangam.
7. After six months of routine work the minutes and accounts must be graded and audited those records for loaning procedure, all SHGs have to be submitted their records to Sathyam Grama Sangam Mararikulam for further verification.
8. Sathyam Grama Sangam will not engage to issue loan directly to any agencies or self-help group. Hence we are orderly to give legal help for getting loans from banks and central Govt agencies.
9. The expense due to the preparation of audit report, project and grading for getting loan may be met by the group itself.
10. Sathyam Grama Sangam will not have any kind of responsibility and liability for the expense to prepare audit report, grading and project report

Financial expense to Sathyam Grama Sangam for the formation of a self-help group.

1. Application forms	Rs 100/-
2. Registration books	Rs 500/-
3. Group registration	Rs 1000/-
Total	Rs 1600/-

For the registration of an SHG, the total expense will be Rs 1600/- no other amount is needed for the registration of SHG in SathyamGramaSangam, Mararikulam. Hence Sathyam Grama Sangam Mararikulam has not been appointed no other agencies in anywhere else in Kerala for the formation of SHG. It is a request and information that for the formation of SHG, under Sathyam Grama Sangam Mararikulam. the group members may be directly contact to our office through online or personnel visit, please opt it whatever is convenient