



# Annual Report 2013-2014

## Karnataka Regional Organisation for Social Service (KROSS)\*



\* The official organisation of KRCBC for Development & Social Concerns.



# President Speaks . . .

**"God's love to be actualized in our Organizations".**

In the 31st year of Karnataka Regional Organization for Social Service (KROSS), it is my esteemed privilege to present the Annual Report 2013-2014. KROSS as you know and perhaps are aware, has played a pivotal role in coordinating the social interventions of the partner organizations by giving expression to diverse social concerns and functions, effectively operating ventures aimed at women empowerment, poverty alleviation, good governance at grassroots level, natural resource management, capacity building through trainings besides taking up people's issues of Justice, Equality and Peace, covering 4360 villages of 30 civil districts of Karnataka reaching out directly to 3,50,000 women and their families through formation of Self Help Groups which is not a small task or venture but significant, note-and praise-worthy. KROSS and its partner organizations have a crucial role to play in making the society more humane so that even the most marginalized communities are emancipated and liberated from structures surrounding them and conscientized and strengthened to play their role due to them in the society besides which there is an emergent need to improve, professionalize governance and to install transparency standards acceptable to civil Society.

Daniel Webster was once asked, "What is the greatest thought that has ever passed through his head" and his reply was, "My accountability to God". This is an apt reminder to us that we are accountable not only to God but to the society at large who looks for qualities in us that address social issues which can make a difference in the world we live in. I look forward to the dynamic leadership of all our partner organization Directors to cooperate in the efforts of KROSS to serve the most marginalized communities in our Society.

My heartfelt congratulations to the Director, KROSS and his dedicated team for the methodical and professional approach that has merited the recognition of Credibility Alliance and Micro Credit Asia Summit. My sincere thanks to the Board Members who have been instrumental in contributing to the success of KROSS. In conclusion, I would like to place on record our gratitude to our Donors, Collaborators and well wishers without whom we would not have been able to carry on whatever little we could do to see a smile on the faces of the down trodden and the marginalized.

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**Dr. Gerald Lobo**

President – KROSS & Bishop of Udupi

# Message from the Vice-President...



***"Look forward with hope, not backward with regret"***

A year gone by should make us introspect and reflect on what has been our contribution during the past year to make the difference in the lives of the most marginalized communities who are in dire need of safeguarding their rights and dignity. It is well known that the role of the state is active but ulterior motives make the role limited and hence the question before us today is how to promote respect and human dignity for all? Pope Paul VI said, "In teaching us charity, the Gospel instructs us in the preferential respect due to the poor and the special situation they have in society; the more fortunate should renounce some of their comforts and rights so as to place their goods more generously at the service of others". What this implies simply is that we have to capacitate the poor and the marginalized to enable them to be contributors to the common good and thus become active participants in society and to this end we have our task cut out.

The KROSS initiative to encourage and support the DSSS Partner Organizations to develop policies on HR, Gender, Finance, Health and Environment has helped in putting systems and structures in place in most of the DSSS Partner Organizations. Also the formulation of action plan for KROSS and all the DSSSs together has helped in streamlining the capacity building processes, the programmes and future interventions which is commendable. KROSS has now moved into the "**Forward Mode**" and I am sure KROSS, Director and Team will keep the tempo going for which I wish them all the best.

The efforts of KROSS, the DSSSs and their team are invaluable and I convey my heartfelt thanks to them for carrying on the task single heartedly. Also our gratitude is due to our Donors, Government Departments, Well Wishers and Friends who have been instrumental in aiding us to help build a just and humane society.

May God bless you all,

A handwritten signature in black ink, appearing to read "Thomas Vazhapilly".

**Dr. Thomas Vazhapilly**  
Vice President & Bishop of Mysore



## From the Director's Desk...

***"Remaining silent in the face of injustice is the same as supporting it".***

"Human Dignity is better served by embracing Knowledge," said John Charles Polanyi. This wise saying made us sit up and wonder whether we were focused only on one track while overlooking the other. As a result, KROSS and its 14 partner organizations made a paradigm shift in their working. While Human Rights played a significant part in ushering a rights-based approach in our sphere of work, we now saw that it was also important to build the capacity of our staff and network partners working throughout Karnataka. This enhanced knowledge and capacity would arm us to better carry on the struggle of putting our marginalized brethren on the right track.

Keeping this in mind for the past one year and more, we conducted innumerable capacity-enhancement trainings so that the inherent dignity of all human beings was recognized. It also helped in the fight against social injustices being meted out to the most marginalized communities in our society.

This process could bear fruit as the principle of social inclusion was embedded within the organizational policies, systems, structures and culture. It was also in keeping with the appeal made by Pope John XXIII who had said that "the poor in as short time as possible be able to attain a degree of economic development and help them to live in a condition more in keeping with their human dignity." Pope Francis added to that when he said, "Any community, if it thinks it can comfortably go its own way without concern in helping the poor to live with dignity, will risk breaking down, however much it may talk about social issues or criticize governments."

Hence, KROSS will endeavour to see that every person enjoys an equal right to participate for an inclusive and accountable governance, influence development within one's community and foster a culture of equality and diversity regardless of gender, caste or creed. KROSS, in the past one year, has been able to broaden its network with diverse stakeholders and create a platform where like-minded NGOs meet, brainstorm and chalk out the future course of action.

During the year, KROSS was able to bring together 165 NGOs on a single platform to discuss threadbare the lacunae in the Karnataka PRI Act and the 73rd Amendment to the Constitution in the year 1993 which has still not been able to bring in effective governance at the grassroots as desired by the constitution. This led to a charter of demands being prepared which has now been submitted as a Memorandum to the Government of Karnataka.

We would like to place on record our deep gratitude for the generous support received from our Donors, Collaborators, various Government Departments, well wishers and friends who have been a part and parcel in envisioning the dreams of KROSS and providing us the support to be a Professional Organization which can be perceived in the past year in KROSS and its consortium of 14 Partner Organizations.

We are also grateful to the Members of our Board whose contributions have been a boost to our confidence. A special mention needs to be made of our Partner Organizations and Staff. We are grateful to them. KROSS continues to empower the Partners and Communities.

  
**Fr. Peter Brank**  
Director, KROSS



## ABOUT THE ORGANISATION

**KROSS** was established in 1983 and was registered in the year 1989 under Registration of Societies Act 1960 bearing No. 115/89-90 and under 12A and has 80G Tax exemption under Income Tax Act 1961. KROSS is also registered under Ministry of Home Affairs under Foreign Contribution Regulation Act (FCRA).

**KROSS** with its 14 member organizations renders Social & Humanitarian Services among more than 8,25,000 poor people in more than 4,360 villages of Karnataka especially in the areas of Women Empowerment, Health, Community Resilience to HIV/AIDS, Promotion of Child Rights, Good Governance at grassroots, Natural Resource Management & promoting Agrarian Activities, Renewable Energy Options and Capacity Building without discriminating on the basis of caste, creed, race, gender and reaching out to the most marginalized communities.

## VISION

A society based on Justice, Peace, Equality and Ecological Harmony.

## MISSION

To be a quality Resource Organization by engaging with development actors to facilitate accountability in upholding the dignity and rights of the most marginalized communities through research, knowledge exchange, capacity enhancement and collaborative social action to achieve sustainable development.

## OUR GOAL

Our Goal is to actively participate in achieving the UN's Millennium Development Goals in partnership with member - organizations, sponsors, Government Departments, other like-minded NGOs, institutions and individuals.

## WE BELIEVE IN

- Practicing and promoting the core values of Justice, Peace, Equality, Ecological Harmony and development of the poor and marginalized.
- Upholding and protecting the dignity of every human being.
- Recognizing that the human person is central to development.
- Developing people's capacity to grow and enjoy improved quality of life.
- Enabling people to take ownership for their own holistic development.
- Building a sustainable and integrated development model.

## OUR THRUST AREAS

- Women's Rights - Gender
- Child Rights
- Livelihood Rights
- Natural Resource Management
- Health: HIV/AIDS
- Promotion of Good Governance at all levels
- Community Managed Disaster Risk Reduction (CMDRR)
- Capacity Building of individuals and institutions

## OUR APPROACH

- **Rights-Based:** Enlightening people about their rights and to collectively claim them.
- **Cost effective:** Effective utilization of organizational resources.
- **Results Based:** To ensure desired results are achieved within the time lines.
- **Gender sensitive:** Cross cutting agenda starting from staffing, infrastructure, human resource etc.
- **Environmental sensitive:** Being sensitive towards nature and environmental issues.
- **Partnership centered:** Involving the stake holders/focused groups in their own integrated development.
- **Integrated :** All the interventions to be in holistic manner in collaboration with Government agencies and others.

## MEMBERS OF THE BOARD





## OUR BOARD AND OFFICE BEARERS



PRESIDENT

**Most Rev. Dr. Gerald Lobo, D.D., D.S.W (Canada)**  
Bishop of Udupi



DIRECTOR/SECRETARY/TREASURER  
**Rev. Fr. Peter Brank, M.A., M.C.J., PGHRM.**



VICE PRESIDENT

**Most. Rev. Thomas Vazhapilly, D.D., S.Th.D.,**  
Bishop of Mysore

## MEMBERS OF THE BOARD

### **Prof. Rita Noronha**

Roshini Nilaya, Post - Graduate School of Social Work,  
Mangalore - 575 002

### **Ms. Mary Suma**

Sarvodaya Organization for Social Works,  
Kadrimidri, Malalur Post, Chikmagalur - 577 133

### **Fr. Jacob Anthony**

Director - BDSSS  
Belgaum Diocesan Social Service Society (BDSSS),  
SEVALAYA, Da Ra Bendre Road, Sadankeri,  
Dharwad – 580 008

### **Rev. Fr. Santhosh Bapu**

Director-Seva Sangama  
Kripalaya-Bishop's House, Jevargi Road,  
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### **Rev. Fr. Chourappa Yeraboi**

Director - BDSS,  
Infantry Road, Cantonment,Bellary - 583 104

### **Sr. Irene Thereese Lobo**

Deepalaya, 1-867/65,SF-4, Paradise Residency,  
Venkatesh Nagar, Gulbarga - 585 102

### **Rev. Fr. Kuriakose Kunnath**

Director  
Jyothir Vikasa Social Service Society  
Kalenahalli P.O., Mandya - 570 402

### **Fr. Jose Ayamkudy**

Director - DKRDS  
P. O. Belthangady – 574 214. D. K., Karnataka

### **Mr. Robinson D'Souza, KAS, (Retd.)**

Former Principal Secretary - Law,  
Govt.of Karnataka, "SONA",  
# 972, 2nd stage, 3rd Block, 3rd Phase,  
Bangalore - 560 085

### **Mr. Anthony Mendonca, KAS (Retd.)**

Personal Secretary to the Minister for Minor Irrigation.  
# 279, II A Main, First Phase,  
Girinagar, Bangalore - 560 085

### **Fr. John Kunnathethu**

Director  
Karnataka Integrated Development Society (KIDS)  
P.B.No.23, Bannur, Puttur D.K.574 201

### **Dr. Isabella Selvaraj Xavier**

Sadhana Women & Children Welfare Society,  
South India Human Rights Centre,  
Tejaswi Nagar, Last Stop, Last Cross  
DHARWAD-580 002

### **Rev. Fr. Stany Almeida**

Director - ODP, "Pragathi",  
Bannimantap "B" Layout, Mysore - 570 015

### **Dr. J. Alexander, I.A.S. (Retd.)**

Former Chief Secretary &  
Ex-Minister, Government of Karnataka,  
No. 507, Chinmaiah Mission, Hospital Road,  
Indiranagar, Bangalore-560 038

### **Rev. Fr. Oswald Monteiro**

Director - CODP,  
Kadri Hill, Nanthoor, Bejai P.O, Mangalore - 575 004

### **Rev. Fr. Amarnath Dinesh Roy**

Incharge Director - BMSSS,  
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Bangalore - 560 046

### **Rev. Fr. Marcel Pinto**

Director - CMSSS,  
Seva Samasthe, B.Kathihalli, Arsikere Road,  
Hassan - 573 201

### **Rev. Fr. Veeresh Moras**

Director - SMSSS  
Sacred Heart Cathedral Compound, Shimoga - 577 201

### **Rev. Fr. Sebastian Fernandes**

Director – KDCC  
Bishop's House, Karwar – 581 302. North Karnataka.

### **Mrs. Caroline Jerry Fernandes**

Gandhinagar 4th Cross, N.H.17,  
Kumta, Uttara Kannada Dist.

### **Mr. F. Joseph Stanley**

Deputy Director - SKIP  
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Bangalore - 560 005

### **Fr. Vinod Chennackatukunnel**

Director  
Malnad Social Service Society  
St. Joseph's Church, Sagar Road,  
Shimoga - 577 204

### **Dr. Maya Mascarenhas**

#001, Maria Melodie, 14 High Street,  
Cooke Town, Bangalore - 560 005

### **Rev. Fr. Reginald Pinto**

Director  
SAMPADA, Bishop's House  
Mother of Sorrows Church  
Udupi P.O- Pin - 576 101



## OUR TEAM



## GENDER-WISE STAFF SALARY

Slab of gross monthly salary (in Rs.) plus benefits paid to staff	Male Staff	Female Staff	Total Staff
5001-10000	6	1	7
10001-25000	6	4	10
25001-35000	1	0	1

## AUDITORS / CONSULTANTS

**M/S. Philipose & Co., Bengaluru**

**Mr. Roy D'Silva, Advocate, Bangalore**

**Mr. Kandaswamy, FCA., Chennai**

## OUR PROGRAMMES

- Organizational Development & Capacity Building
- Combating HIV/AIDS and other diseases
- Women's Empowerment
- Career Advancement Programme (CAP)
- Achieving Universal Primary Education
- Ensuring environmental sustainability & natural resource management
- Good governance at grassroots
- Sustainable Livelihood Promotion through Micro enterprises
- Reducing Child Mortality & Improving Maternal Health

## ORGANIZATIONAL DEVELOPMENT & CAPACITY BUILDING

To develop KROSS and its Partners into Professional Development Organizations, 13 state-level trainings and workshops were conducted to take forward the programmes with a Rights-Based Approach, to revisit the vision and mission, and to formulate organizational policies and put in place the needed systems and structures.

This resulted in training 466 personnel who further train individuals to become agents of social change and work for the most marginalized communities to enable them to get their legitimate rights and entitlements.

KROSS has provided various voluntary organizations access to its Regional Training-cum-Resource Centre to train their staff, community leaders and community-based organization workers, thereby creating a base of 1,750 trained personnel to carry forward the work at the grassroots.

The Organization Development process, formulation of policies, and the ensuring structures and systems in place has led to better recognition, leading to:

- Credibility Alliance issuing KROSS a Certificate of Accreditation for adhering to Desirable Norms prescribed for Good Governance of Voluntary Organizations.
- KROSS being registered under PADOR (European Union) which enables KROSS to apply for grants of the European Union.



## AN ATTITUDINAL CHANGE IS THE BEST WAY TO CHANGE ONE'S LIFE

### Testimonial



I, Sr. Mary Thomas, have been working as a Coordinator for the Women's Empowerment Programme for the past seven years in Belgaum Diocesan Social Service Society (BDSSS) in Chikkodi. The organization works for Social Development at the grassroots level. The programme is supported by Karnataka Regional Organization for Social Service (KROSS), Bangalore. Initially, I was unable to handle the situation at the ground level due to insufficient subject knowledge. But with time, I got an opportunity to attend various trainings conducted by KROSS. These included programmes on leadership development, communication skills, rights-based approach, documentation and Management Information System, income-generation activities, networking, advocacy and lobbying, good governance, government schemes, concept clarity on SHGs and federations, result-based management, Panchayatraj institutions and gender equality, all of which boosted my confidence and helped me to better my performance.

The training on Gender Equality at KROSS was especially useful in helping me to clarify concepts, in bringing about an attitudinal change in me and those with whom I work. I can now see a positive change in my thinking and behaviour as a woman and a religious, and am able to disseminate the same information to people in the community. I also tell the women that we need to empower ourselves by making use of the opportunities given to us and that we need to actively participate in the social, economic, educational, political and professional fields. I am now more confident and feel the need to work more for women's rights and encourage women to exercise their rights and enjoy its benefits.

I sincerely thank KROSS for providing me the opportunity to empower myself and encourage others to be empowered.

## ENSURING ENVIRONMENTAL SUSTAINABILITY & NATURAL RESOURCE MANAGEMENT

### 1. SUPPORT TO EMPLOYMENT AND TRAINING PROGRAMMES:

KROSS, supported by the Ministry of Women and Child Development, Government of India, is implementing an employment-cum-income generation programme for 1,400 women farmers who have taken up vegetable cultivation through organic farming methods. The programme, taken up in association with KROSS's partners, envisages:

- Training for upgrading the skills of 1,400 women farmers in preparing bio pesticides, soil nutrients and natural boosters.
- Mobilizing women in small viable groups and making facilities available through training and access to credit.
- Enabling groups of women to take up employment-cum-income generation programmes of their own.
- Providing support services for further improving training and employment conditions of women.
- Forming Self Help Groups – 850 women have already enrolled in SHGs.
- Forming 28 cooperatives for which bye-laws have been prepared and formalities completed for registering.



### 2. SUSTAINABLE RENEWABLE ENERGY FOR THE RURAL POOR:

KROSS, through its partner organizations, has implemented the Sustainable Renewable Energy Programme, bringing solace to poor women beneficiaries – reducing their drudgery, lighting up lives of people and helping farmers take up organic farming. The results speak for themselves:

- 975 Sarala Stoves have been constructed for the rural households.
- 1,028 Solar Lanterns have been provided to the families.
- 250 vermin compost pits have been constructed for the benefit of farmers to encourage organic farming.

### AS WE LOOK AHEAD INTO THE NEXT CENTURY, LEADERS WILL BE THOSE WHO EMPOWER OTHERS

#### Testimonial



I, KH Jagdeesh (37), hail from a rural background and belong to an agricultural family in Shimoga District. I completed my post-graduation in Social Work and since 2002, I have been working as a Coordinator for the Women's Empowerment Programme in Shimoga Multipurpose Social Service Society (SMSSES).

Since this was my first job, I was not aware of the ground realities. Added my lack of subject knowledge, aptitude and skills because of which I could not reach out to people as I did not possess good communication skills. But with trainings at Karnataka Regional Organization for Social Service (KROSS), Bangalore, as well as from my own organization, I acquired the required knowledge, skills, leadership and aptitude to perform effectively.

When I joined the organization there were only 90 SHGs, but after the trainings, I was able to motivate the field staff and enlighten the people about their rights and the need to organize themselves. This has led to a huge jump in the number of SHGs – from 90 to 262, covering 3,893 women.

As a result of these trainings, I was able to educate SHG members on their rights and how to carry on their just demands through a Rights-based Approach. In particular, I started motivating the women to contest for Panchayat elections. Regular trainings were provided to women on Panchayat Raj Institutions and the roles and responsibilities of elected members.

As many as 160 women were finally selected to contest in the Panchayat elections. Of these, 57 were elected. These elected representatives were put through a series of trainings which helped them to discharge their duties effectively and provide the basic necessities in their wards. Marginalised groups like women, Dalits, tribals and other backward communities are actively taking part in the local self governance meetings (gram sabhas, ward sabhas and jamabandi), raising the issues affecting them and obtaining their legitimate rights from the local bodies / various government departments.

After I educated SHG women and their federations on the Right to Information Act (RTI), 1,286 women have filed RTI applications to various government departments. Not only have they got replies, but the departments concerned have streamlined the procedure so that there is no difficulty in getting their legitimate rights.

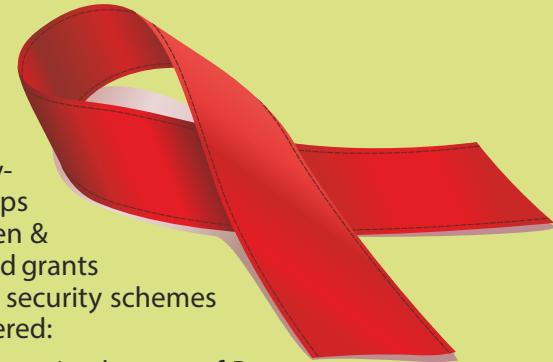
My post-graduate batchmates are earning much more than me, but I feel fulfilled as I have been able to reach out to hundreds of villages whose population has now been enlightened about their rights and are able to lead a dignified life. Their gratitude means more to me than money and the joy of service is tremendous.

The trainings have been a stepping stone to success in my life as I am now recognized by my organization as a good trainer. I have grown in self-confidence and society too looks to me with respect. I am grateful to my organization, SMSSS, for the trainings and especially to KROSS for giving me the opportunity to attend a number of workshops trainings where I could interact with other NGOs and experts from different fields.

### COMBATING HIV/AIDS AND OTHER DISEASES

KROSS and its partner organizations have been instrumental in identifying people living with HIV/AIDS and providing psychosocial support, counseling, capacity building and nutrient supplements. It has also connected them with Self-Help Groups (SHGs), Community-based Organizations, "District Positive" Networks, Support Net Groups and positive speakers, while enabling them to better access to Women & Child Development Funds and free hostel service. KROSS also facilitated grants to Positive Networks from NACO through KSAPS, government social security schemes and income opportunities. Some of the milestones that KROSS has covered:

- 815 People living with Human Immunodeficiency Virus (PLWHIV) received a sum of Rs 29,19,471 as wages under the Mahatma Gandhi National Rural Employment Guarantee Act.
- 222 PLWHIV received a sum of Rs 52,65,000 as bank loan for income-generation programmes (IGP) and 82 PLWHIV received a sum of Rs 12,15,000 as subsidy loan from govt departments/boards for IGP in which 995 are gainfully self employed.
- 721 PLWHIV have availed the state government's housing scheme.
- 359 PLWHIV are getting old age pension, widow pension and Disability pension.
- 1,553 children living with Human Immuno deficiency Virus (CLWHIV) are getting financial support of Rs 850 per month for nutritious food and education from the Integrated Child Development Scheme.
- 186 CLWHIV have been admitted into government hostels, Bal Mandirs, etc.
- 4,944 PLWHIV are actively participating in PLWHIV Network, SHGs, Village Development Committees, Gram/Ward Sabha (Local Governance) and Community-based Organizations (CBOs).
- 965 PLWHIV emerged as peer educators and openly disclose their status.
- 1,990 PLWHIV have undergone skill development training
- 4,944 PLWHIV have been accepted in the family and have been showered with affection and support.
- 265 orphans/PLWHIV admitted to charity institutions have gone back home and are living in their families without stigma and discrimination.
- 84 Village Health and Sanitation Committees & PLWHIV Networks have established a "Health Fund"
- 1,260 committed volunteers are assisting in providing public services through referral services of counseling, medical aid, various Government Schemes & Pensions for the PLWHIV.
- 150 like-minded organizations are supporting PLWHIV networks for lobbying and advocacy.
- 135 PLWHIV have claimed rights to their share of property.



## GOOD GOVERNANCE AT GRASSROOTS

Through its 12 operating partners, KROSS initiated a programme to empower civil society with people-friendly and effective good governance at the grassroots. The intention was to enhance the living standards of the marginalized by ensuring better people's participation and active intervention.

To achieve these objectives, strengthening local communities and enhance the capacities of elected gram panchayat members, sensitizing them to people's rights, and making them raise issues of social concern and public interest.



### Results of the Programme:

- 3,282 people have been oriented on the importance of participation and role of Panchayat Raj Institutions (PRI)
- 2,754 people have been sensitized on the importance of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)
- 1,043 have been educated about the Public Distribution System (PDS)
- 587 were given an orientation to the Nirmala Bharath Abhiyan
- 361 were oriented about National Rural Health Mission (NRHM) through campaigns.
- 4,121 people participated in the ward sabha, 5,907 people participated in the grama sabha, and 1,765 have participated in the annual social audit proceedings.
- 585 families were facilitated to avail an amount of Rs 70,200,000 from the panchayats towards housing.
- 688 families avail an amount of Rs 6,329,600 towards toilets under the Nirmala Bharath Abhiyan scheme
- The community avail 92 borewells for drinking water purposes.
- 387 street lights were installed in 11 grama panchayats
- 3,016 men and 2,546 women got employment 35-40 days under MGNREGA and earned a sum of Rs 1,51,87,416 as wages. 658 new families enrolled under MGNREGA
- Four families availed free LPG gas connection worth Rs 11,000 each.
- A total of 2,415 families obtained BPL cards for subsidised foodgrains from the Civil Supplies department
- 63 new community public taps were installed for drinking water
- Due to the initiatives taken up by the Civil Fora in the integrated development of the Grama Panchayat, the Forest Department selected 11 members to the Social Forest Committee.



## Knowledge is Power

I, Harischandra Harikant, of Halkar Village, Kumta Taluk, Uttar Kannada District, Karnataka State, come from a poor family of fisher folk. On completing my graduation, I studied for a further degree in education in the hope that I would be gainfully employed. However, hope turned to dejection when I could not find suitable employment and had to work as a petty clerk to augment my family income. In 2003, I got a job in Karwar Diocesan Development Council (KDDC), Karwar, as a field worker. However, I found the job challenging as I was not trained to handle the issues at the grassroots level. With time and with the trainings provided by KDDC and KROSS, I gained self-confidence and concepts clarity and even developed my communication skills. I could now handle the issues of people at the grassroots level. Realising my capabilities, I was promoted as the Coordinator for the Women's Empowerment Programme supported by KROSS. I now work towards a just, humane and harmonious society. Above all, I share my learning with others. I am indebted to KDDC and KROSS for their encouragement and support in my overall development.

## Testimonial



## WOMEN'S EMPOWERMENT

Since inception, KROSS has focussed on women's empowerment through formation of SHGs, culminating into cluster-level and district-level federations. The women have been educated to claim their legitimate dues through a Rights-based Approach and to ensure their participation in local self-governance. The Women's Empowerment Programme is being implemented through its 13 partner organizations, covering 12 districts, 31 taluks, 297 gram panchayats and reaching out to 34,698 women.



### Results of the Project:

- 2,417 SHGs have been promoted and strengthened. Membership now stands at 34,698
- 192 grassroots-level federations have been formed
- 18 taluk-level federations have been formed
- 5 district-level federations have been formed
- 5,321 women have been involved in income-generation activities, leading to an income rise of Rs 1,000 to Rs 9,000 per month
- 6,196 women are facilitated to work under MGNREGA and received Rs 67,09,908 as wages
- The school dropout rate has reduced by 75 to 80 per cent. DKRDS, Belthangady, reports a 100 per cent reduction in school dropouts in the working area.
- Drinking water facilities are available for 7,428 families, with the support of Rs 6,24,000 from the local panchayat
- The local panchayat has granted Rs 1,34,46,000 for 298 houses and Rs 31,01,332 for 391 toilets have been constructed.
- 3,625 women have houses and property in their name and exercise ownership of the same.
- 4,000 women have been educated to use Internal Learning and Monitoring System (ILMS), thereby enhancing their ability to monitor progress and the quality of the reporting procedure.



## Testimonial

### It doesn't matter who you are, or where you came from; the ability to triumph begins with you

I, Mrs Annapoorna Satish, of Ward No 6, Subramanya Nagar, Arsikere, Hassan District, Karnataka State, was a member of the ARUNA WOMEN'S SELF HELP GROUP which was facilitated by Chikmagalur Multipurpose Social Service Society (CMSSS), Hassan, in 1998. The Animators of CMSSS who were promoting the Self Help Groups (SHG) were happy to see me attend all the meetings and trainings conducted by them and writing the SHG accounts and reports. They asked me whether I would join CMSSS and I said I would be happy to have a regular job. The field staff of CMSSS recommended my name and I was interviewed, selected and appointed as one of the field animators in 1998. The innumerable trainings conducted by CMSSS and KROSS helped me to develop my personality and be an efficient organizer. Assessing my capabilities during the staff appraisal, the Director promoted me as a Coordinator for the Women's Empowerment Programme in Arsikere Taluk of Hassan District, Karnataka. I was committed to women's leadership and was instrumental in imparting trainings to the SHG members and my forte was training on Panchayatraj (Local Self Governance) which motivated 45 women to contest the elections. Of these, 12 were elected and three of them are Panchayat Presidents. In March 2013, I contested the Municipal Elections and was elected as a Ward Councillor. I am deeply indebted to CMSSS and KROSS for the training which helped my career growth.



## SUSTAINABLE LIVELIHOOD PROMOTION THROUGH MICROENTERPRISES

KROSS and its partners are reaching out to the most marginalized communities by forming SHGs, providing Skill Development Programmes, Entrepreneur Awareness and Entrepreneur Development Programmes. By initiating them into micro enterprises, we create job creators by making them self-reliant and independent. Our milestones include:

- Training 4,447 women for micro enterprises
- 17,354 women have started micro enterprises
- Training 452 team members to be trainers
- Grading 12,048 SHGs have been done and upscaling process are initiated
- Rs 3,59,65,000 was provided as micro credit for starting micro enterprises during 2013-14
- Partnerships are established with other Organisations like MSME, I create india etc.,



Micro Credit Summit has certified KROSS as one of the largest Organizations in Asia Minor

which supports 100% women and 100% people living below the poverty line.

**CERTIFICATE OF ACCREDITATION TO KROSS FOR GOOD GOVERNANCE OF  
NOT FOR PROFIT ORGANISATION BY CREDIBILITY ALLIANCE - NEW DELHI**



**CERTIFICATE OF ACCREDITATION**

**CREDIBILITY ALLIANCE**

*Is pleased to declare that*

**KARNATAKA REGIONAL ORGANIZATION  
FOR SOCIAL SERVICE**

*in the State of* **KARNATAKA**

*adheres to the Desirable Norms prescribed for  
Good Governance of Voluntary Organisations*

Certificate Registration No.: **CA/43/2012**

Valid from: **05.11.2012 to 04.11.2017**

**Sonam Nataraj**  
Chairperson  
Central Accreditation Committee

**S.P. Selvi**  
Executive Director

**REDUCING CHILD MORTALITY & IMPROVING MATERNAL HEALTH**

- 78,340 SHG members have been sensitized on health and hygiene issues, particularly women-centric conditions like urinary tract infection and malnourishment. Women were encouraged to take charge of their health by educating them on health issues and human rights.
- Outreach workers/animations facilitated the National Immunization Programme of the government, resulting in 48,380 children being given the DPT (Diphtheria, Polio & Tetanus) immunization shot. As many as 12,595 pregnant women were immunized and provided with Folic Acid and iron tablets through Primary Health Centres (PHCs).
- With the persuasion of SHG members, the PHCs are providing improved quality service.



## CAREER ADVANCEMENT PROGRAMME (CAP)

KROSS provides orientation to students of different districts at its partners' centres and schools to guide and motivate them on career options in public and private sector and to make an informed choice at the right time. Students opting for these exams are trained at the KROSS Resource Centre to prepare for competitive examinations, besides instilling in them the values of a good leader. Training in soft skills and on various disciplines are imparted to bring in an attitudinal change in the students. These numbers speak for themselves:



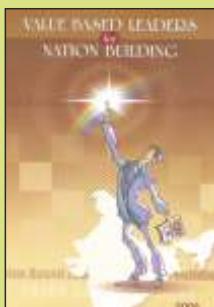
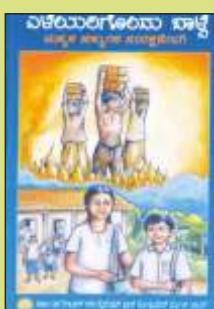
- 4,000 SSLC, PUC and Degree students have been oriented and 475 students from 9 batches have written competitive exams for public and private sectors.
- The 10th batch of CAP students, numbering 39, are being provided in house training for CAP value-based leadership.
- Full-day weekend courses are conducted for students who are continuing post-graduation studies or those who have taken up employment.
- Books and study material are made available to the students.

## ACHIEVING UNIVERSAL PRIMARY EDUCATION

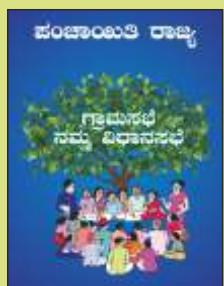
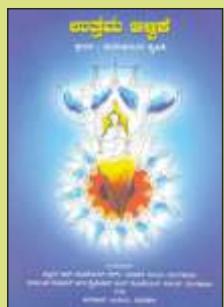
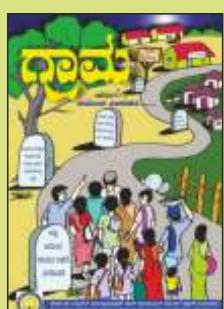
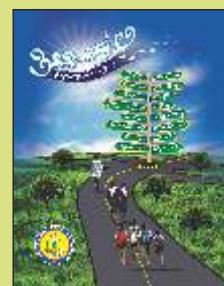
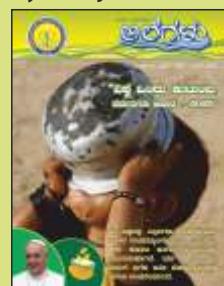
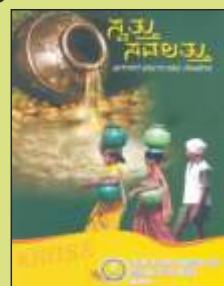
- 1,218 School dropouts and labourers were rehabilitated / readmitted to schools with the support of the community
- 3,865 dropout children have been re-enrolled into schools by the Federation Members with the support of the community.
- 186 CLWHIV have been admitted to school and are enjoying learning without stigma or discrimination.
- Belthangady taluk, with the support of SHG members, women's federations and the community have achieved 100% school admission of children in the operational area.
- With active collaboration of the women and Child Development Department, all the anganwadis are functioning with 100% attendance and mid-day meals are provided to the children in operational area.
- SHG members have decided to ensure that all the village children attend school regularly which has resulted in children enjoying the learning process.



## SOME OF OUR PUBLICATIONS



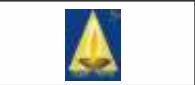
1. Internal Learning and Monitoring System (ILMS).
2. Grama (ಗ್ರಾಮ) - a hand book for outreach workers on PRI institutions.
3. Educational / Training Material (in Kannada).
4. Good Governance – Training Module for Trainers (in Kannada).
5. Minorities in Karnataka and their Rights – in Kannada.
6. Swattu Savalattu (ಸ್ವತ್ತು ಸವಲತ್ತು) - a book on Government Schemes.
7. A Paper on ill-effects of Feticide and Infanticide of a Girl Child in Kannada.
8. Career Advancement Programme – Brochure on Value based leadership for Nation building – Booklet.
9. Alegalu Quarterly News letter.
10. Child – Rights, Pamphlet and Posters, Book in Kannada.
11. A compendium of 1000 NGOs and Resource Persons in Karnataka.
12. Tilikali (ತಿಳಿಕಲಿ) - a book on Various Scholarships and Career Options for students.
13. Brochures on programmes of Government - RTI, MGNREGA, Nirmala Bharat Abhiyan-Total Sanitation Campaign, Gramasabha/Wardsabha, Social Audit and NRHM.
14. Panchayathi Rajya - Booklet on Panchayat Raj in Kannada.





## OUR THANKS TO OUR DONORS & COLLABORATORS

### NATIONAL

	Ministry of Rural Development Government of India		Caritas India, New Delhi
	Women and Child Welfare Dept Government of Karnataka & Government of India		Catholic Relief Services- Chennai
	Thomas Reuters, Bangalore		United Ways, Bangalore
	Goldman Sachs, Bangalore		Roshini Nilaya, School of Social Work, Mangalore
	Indian Social Institute, Bengaluru		<b>Mr. Ronald Colaco &amp; Family</b> , President, IFKCA, Bangalore <b>Mr. P.N. Nathan &amp; Family</b> , Amala Engineering Works, Bangalore.

### INTERNATIONAL

	B.H. Misereor – Germany		Manos Unidas, Madrid
	Missio, Aachen		Pontificium Opus A Propagatione Fidei, Roma
	James Percy Foundation, U.K.		Friendly Hand, U.K.
	Archdiocese of Koln – Germany		Little Way Association, U.K.

### SUPPORT US

**No to child labour:** KROSS to extend support to 5000 children, by promoting child rights and access to quality education and eradicate malnourishment.

**Care and support towards victims of HIV/AIDS:** KROSS to extend support to an addition of 5,000 people living with HIV/AIDS through community care and support and build and strengthen their networks.

**Training of value based leaders:** KROSS to inform and train at least 3000 youth as value based leaders by next 3 years.

**Good governance at the grassroots:** KROSS plans to promote good governance and prepare 30 model gram panchayats.

**Poverty alleviation through micro enterprises:** KROSS plans to extend support to an addition of 10000 poor families from the rural communities for a sustainable income and livelihood security.

**Environmental sustainability:** KROSS along with the partners wants to plant 100,000 bio-diverse saplings to ensure environmental sustainability and promote renewable energy sources for rural poor house holds.

**KROSS intends to implement the above through its 14 partners.**

**All Donations to KROSS are Tax exempted undet 12A and 80G of Income Tax Act 1961.**

# AUDITED FINANCIAL STATEMENTS FOR 2013-2014

KARNATAKA REGIONAL ORGANISATION FOR SOCIAL SERVICE (KROSS)  
 # 58/6, P.B.No.8427, 2ND CROSS, 2ND CROSS, DA COSTA LAYOUT,  
 WHEELER ROAD EXTN., BANGALORE - 560 084  
 BALANCE SHEET AS AT 31ST MARCH 2014

PARTICULARS	SCH	AMOUNT (₹)
<b>I. LIABILITIES</b>		
1.Capital Fund	1	3,51,05,415
2.Corpus Fund	2	9,02,640
3.Specified And Restricted Grants	3	66,69,833
4.Loan from Bank	4	50,33,901
5.Current Liabilities	5	15,88,183
<b>Total</b>		<b>4,92,99,970</b>
<b>II. ASSETS</b>		
1.Fixed Assets	6	4,40,75,509
2.Current Assets	7	20,09,100
3.Fixed Deposits	8	30,01,797
4.Cash & Bank Balances	9	2,13,564
<b>Total</b>		<b>4,92,99,970</b>

PER OUR REPORT OF EVENT DATE

For PHILLIPOS & Co

CHARTERED ACCOUNTANTS

Firm Reg No. 002650 S

PER OUR REPORT OF EVENT DATE

For PHILLIPOS & Co

CHARTERED ACCOUNTANTS

Firm Reg No. 002650 S  
  
 B. ISAAC  
 PARTNER  
 M.No 027621

PER OUR REPORT OF EVENT DATE

For PHILLIPOS & Co

CHARTERED ACCOUNTANTS

Firm Reg No. 002650 S  
  
 REV. FR. PETER FRANK  
 SECRETARY - KROSS  
 Secretary / Treasurer  
 Karnataka Regional Organisation  
 for Social Services (KROSS)  
 58/6, 2<sup>nd</sup> Cross Da Costa Layout  
 Bangalore - 560 084

KARNATAKA REGIONAL ORGANISATION FOR SOCIAL SERVICE ( KROSS)  
 # 58/6, P.B.No.8427, 2ND CROSS, 2ND CROSS, DA COSTA LAYOUT, WHEELER ROAD EXTN., BANGALORE 560 084  
 INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2014

	Income	Amount (₹)
Interest Income	10	2,29,801.70
Contributions	11	67,55,191.00
Transfer from Grant Fund		27,90,310.10
<b>Total</b>		<b>97,55,302.80</b>

	Expenditure	Amount (₹)
Repairs & Maintenance		33,80,445.00
Charity		34,260.00
Insurance		68,938.00
Travelling Expenses - others		3,58,670.46
Bank Commission		1,828.00
Training expenses		14,002.00
Interest on Bank Loan		10,62,058.00
Miscellaneous Expenses		2,697.00
Property Tax		19,921.00
Programme Expenses		4,89,730.42
Printing & Stationary		40,934.00
Rent		1,200.00
Depreciation		10,24,330.33
<b>Total</b>		<b>64,99,014.21</b>

	Excess of Income Over Expenditure	Amount (₹)
<b>Total</b>		<b>32,56,288.59</b>

Annual Report 2013-2014

Annual Report 2013-2014

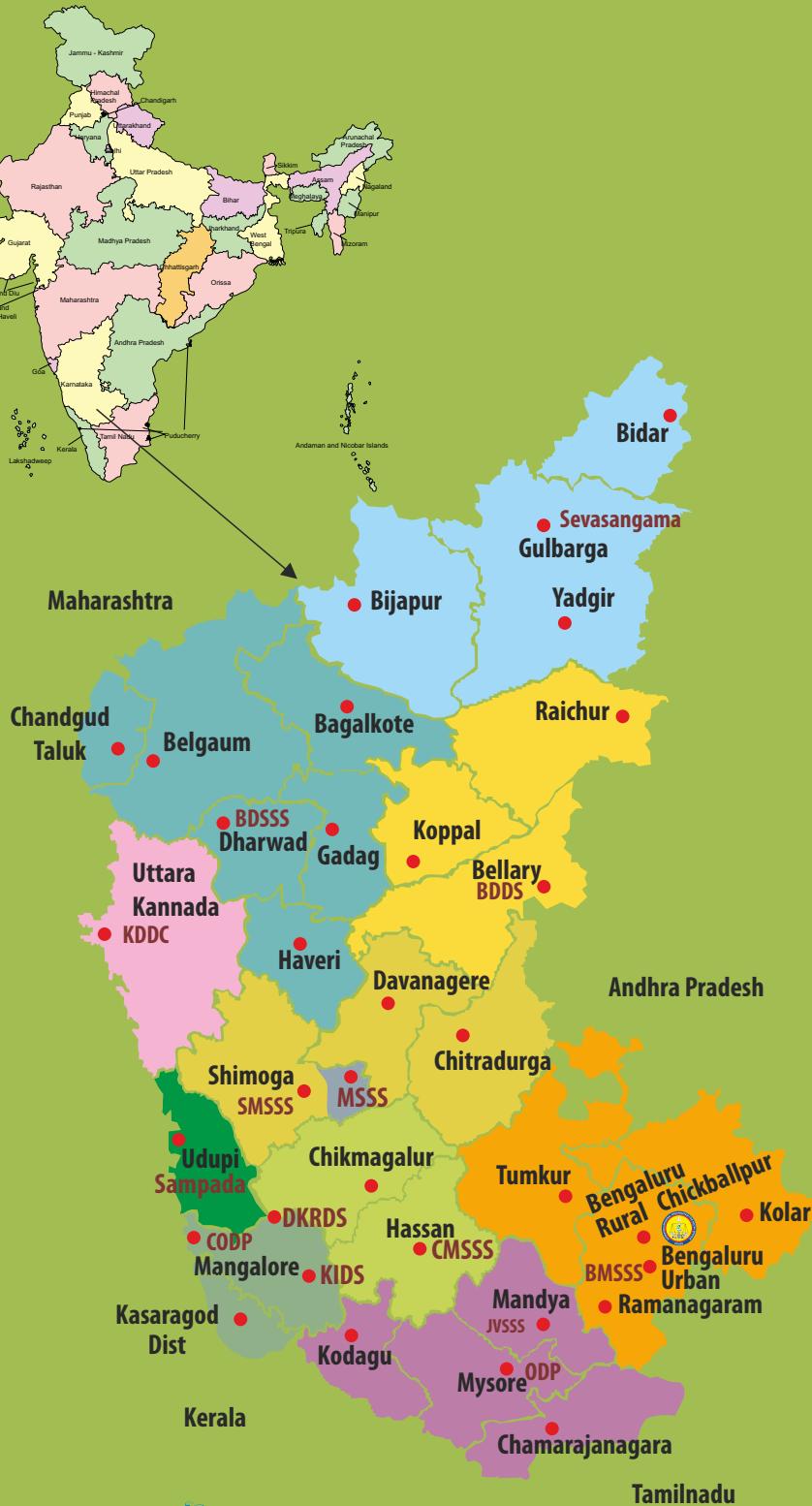


REV. FR. PETER FRANK  
 SECRETARY - KROSS  
 Secretary / Treasurer  
 Karnataka Regional Organisation  
 for Social Services (KROSS)  
 58/6, 2<sup>nd</sup> Cross Da Costa Layout  
 Bangalore - 560 084



## OUR SPREAD and PARTNER ORGANISATIONS

**4360 Villages  
1400 Gram Panchayats  
176 Taluks  
30 Districts in Karnataka  
and 1 District of Maharashtra  
& 1 District of Kerala**



### Contact us



#### KROSS\*

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Da Costa Layout, Bengaluru – 560084.  
Karnataka, India.  
Phone: 080- 25496812/13  
E-mail: [krossdir@gmail.com](mailto:krossdir@gmail.com),  
Website: [krossbangalore.com](http://krossbangalore.com)



#### KROSS OFFICE