



BREADS

BANGALORE RURAL EDUCATIONAL AND DEVELOPMENT SOCIETY

Slice

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Events in October

- Organized Fund Raising Campaign for BREADS at Hilton International Hotel
- Conducted NSQF staff training
- Ms. Susanne Arzt and Ms. Larissa Wulfert from Don Bosco Mondo, Germany visited BREADS and BOSCO
- CRT training on JJ ACT

Events in November

- Training by Ms Sabine from YOJANA, Holland
- Monitoring visits to all the projects
- Fr Provincial's official visit to BREADS
- Month long celebrations on the occasion of Children's Day in all the centres
- PDO Meet in Hyderabad : 28-30

From the Director's Desk

Kerala has a coast line of 590 km with about 8 lakh fishermen (3.1% of the total population) depending solely on the sea for their livelihood. In Kollam District of Kerala State, QDBS (Quilon Don Bosco Society) organized the traditional small scale fishermen of the 5 fishing villages, viz, Thangassery, Vaddy, Moothakara, Port Kollam and Pallithode into a people's organization, namely "Fishermen Community Development Programme (FCDP)".

There are over 2500 households in these five villages, with a population of about 27000. Over 80% of them have fishing and allied occupations as their only source of income. The men folk go out fishing and mend nets. The women folk knit nets, sell fish either in the markets or supply fish to households. The level of literacy is very low- as low as 30% to 60%.

Fishermen Community Development Project (FCDP) was started in 1979 and has since then established a good rapport with the poor fishing community by implementing community development projects for education, health and economic well being. By the intervention of FCDP, the fishing community in Kollam coastal area was organized into various groups for self help and mutual help.

In this issue of SLICE we shall refer to the micro credit program of the FCDP, for the fishing community at Kollam district.

With Best Wishes,

Fr Joy Nedumparambil SDB
Executive Director - BREADS



Ms. Susanne Arzt and Ms. Larissa Wulfert from Don Bosco Mondo, Germany visited BREADS and BOSCO Bangalore



News



Say Stop to Abuse: BOSCO Celebrates International Girl Children Day

BOSCO (Bangalore Oniyavara Seva Coota) marked the Celebration of the 3rd International Day of Girl Children on October 11 with the International theme "Empowering the Adolescent Girls and Ending the Cycle of Violence". The celebration became memorable for the adolescent girl children aged between 14 to 18 years, as they voiced against the endless violence and heinous acts...[more...](#)



DB Tech in Bangalore Joins Hands with Karnataka Govt. in Skills Qualification

The Inauguration of the National Skills Qualification Framework Scheme Project (NSQF) was held on 26th September at Shikshara Sadana, Bangalore. This project is aimed at introducing vocational and skill training from Class 9th up to Class 12th in 100 Composite Government Pre-University Colleges in Karnataka with the goal to make the students employable when they complete secondary education. [More...](#)

Micro Credit for Fisher Folk Community in Kollam, Kerala -Empowered to Self Reliance

Micro credit programmes are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and empowerment. Financial service provision leads to the setting up or expansion of micro-enterprises and other livelihood options. There is a range of potential impacts in this programme such as increasing income levels of poor and control over income leading to greater levels of economic independence. Fishermen Community Development Programme (FCDP) Kollam, one of the BREADS' project partners, has successfully been running a micro finance project through which thousands of poor fisher folk are assisted for their livelihood and emergency financial needs.

Micro Finance Project at FCDP Kollam



FCDP's goal is to enable sustained economic security of poor fisher folk families in the coastal villages of Kollam district in Kerala. The Micro Credit Revolving Fund (RF) and skill training support from BREADS to expand FCDP's livelihood development programme helped to distribute micro credit to more than 3000 poor people from the fisher folk community. The Micro Credit Support from BREADS has helped FCDP to disburse INR 50 lakhs for the members of 160 Self Help Groups. By revolving the money among the members, a total of 2790 people have benefitted within three years period. Along with micro finance programme, the project has also imparted skill

training and leadership trainings for the fishermen, women and youth in order to capacitate the people for utilizing and managing the revolving funds and initiate viable income generation activities.

Loan disbursement (Rotation of the Micro Credit Disbursed) for the last three years

Details	2012	2013	2014 (Up to August)
No of Self Help Groups promoted	160	162	162
No of Clients/ Beneficiaries	1029	1761	
Loan disbursed through TMS (Women Group federations) and FCDP (fishermen group)	Rs. 7400000	Rs. 11189300	

The people who obtained the credit have started various income generation programmes both as individuals and as groups. Some of the examples of IGPs Initiated by the people are:

Fish vending
Food processing
Hire purchase/
Rent out furniture, utensils

Public Telephone booth
Provision stores/Petty shops
Studio and videography
Out board (Boats) repairing units

Catering service
Tea shop/ Coffee bar
Bakery and confectionary shops
Tailoring units/ Garment making unit

