
**Empowering Communities Through Sustainable Development: A Case Study
of Thalassery Social Service Society (TSSS)**

Joji Scaria¹, Amal George²

¹Research Scholar, Srinivas university Mangalore,

ORCID ID : 0009-0007-9611-7340

²Research Scholar, Department of Commerce

Vels Institute of Science, Technology and Advanced Studies (VISTAS), Chennai

ORCID ID: 0009-0006-5843-3230

doi.org/10.51505/IJEBMR.2025.91002 URL: <https://doi.org/10.51505/IJEBMR.2025.91002>

Received: Sep 11, 2025

Accepted: Sep 18, 2025

Online Published: Oct 03, 2025

Abstract

The Thalassery Social Service Society (TSSS), established in 1966 as the official social work organ of the Archdiocese of Tellicherry, has served as a catalyst for community empowerment in the Kannur and Kasaragod districts of Kerala. TSSS employs a community-centric methodology for sustainable development, emphasizing financial inclusion, self-sufficiency, and social activism. Society's initiatives—such as Credit Unions, Mahila Seva Sangams, Self-Help Groups, and Gramikas—are vital to encouraging economic independence and social welfare. This research analyses TSSS's participation in these processes, utilizing a case study methodology that blends qualitative and secondary data analysis. The results underscore the organization's substantial contributions to neighbourhood development, both economically and socially. TSSS's grassroots empowerment approach prioritizes sustainability and financial inclusion and serves as a viable framework for other regions aiming to combat poverty and social inequality.

Keywords: Sustainable Development, Community Empowerment, Financial Inclusion, Credit Unions, Self-Help Groups, Grassroots Advocacy.

Introduction:

Social sustainability, a critical pillar of sustainability, has gained increasing recognition in recent years (Wang & Ke, 2024). The Thalassery Social Service Society (TSSS) was created in 1966 under the Archdiocese of Tellicherry, Kerala, to elevate the economically and socially underprivileged populations in the districts of Kannur and Kasaragod. As a grassroots voluntary organization, TSSS has worked relentlessly to promote sustainable development, concentrating on community-centred initiatives that address the core causes of poverty, inequality, and social exclusion. Over the years, the organization has evolved into one of the region's major agents of social change, tackling varied socio-economic concerns while cultivating a culture of self-reliance and empowerment among its beneficiaries.

TSSS aims to develop communities holistically, facilitating collaboration between diverse stakeholders, including local government agencies, non-governmental organizations (NGOs), and community members. The organization's basic concept rests on empowering individuals and communities, particularly women, children, and other vulnerable groups, through providing resources, training, and capacity-building programs. By promoting the active participation of communities in decision-making and project implementation, TSSS intends to encourage sustainable practices that will contribute to long-term social and economic wellbeing.

The socio-economic background of the Kannur and Kasaragod districts plays a key part in comprehending the significance of TSSS's activities. Both districts in northern Kerala have historically been characterized by agricultural-based economies, with a significant share of the population reliant on farming and allied industries for their livelihoods. However, these locations also face obstacles such as restricted access to decent education, healthcare, and employment opportunities, particularly for women and underprivileged people. In addition to these socio-economic concerns, both districts have suffered social and political turmoil in the past, further worsening issues of inequality and poverty. Despite these obstacles, Kannur and Kasaragod are rich in cultural diversity, with strong traditions that contribute to the unique social fabric of the region. Within this framework, TSSS has worked to establish sustainable solutions, leveraging the assets of local communities while addressing the pressing demands for economic empowerment, gender equality, and environmental sustainability.

TSSS's involvement in community development can be best understood by its wide range of activities that focus on financial inclusion, self-reliance, and social activism. Key activities include the development of Credit Unions, Self-Help Groups (SHGs), Mahila Seva Sanghams (Women's Empowerment Groups), and Gramikas (village-level organizations). These initiatives empower individuals economically by offering them access to financial services, loans, and training that enable them to pursue entrepreneurial endeavours, raise agricultural productivity, and improve their living standards. Through its multiple development projects, TSSS aims to bridge the gaps in access to financial resources, healthcare, education, and other critical sustainable development services.

As championed by TSSS, sustainable development is not just about environmental preservation but also the establishment of economically resilient communities. Financial inclusion plays a vital part in this process by providing disadvantaged communities with the skills to overcome poverty and become self-sustaining. In a rural context, access to financial services such as savings accounts, microloans, and insurance can be revolutionary, enabling families to invest in education, healthcare, and entrepreneurship. Furthermore, it promotes social and gender equality by allowing women access to financial resources, strengthening their decision-making authority within homes and communities.

TSSS's focus on financial inclusion organically relates to its mission to build self-reliance. Programs like the Credit Unions and SHGs promote this by providing low-interest loans and creating a forum for community members to pool resources and support each other in times of

need. Through these efforts, TSSS has built a culture of saving, investing, and sharing that encourages individuals to take ownership of their economic destinies. The society's efforts also target social concerns such as gender inequity, child welfare, and environmental sustainability, contributing to holistic development.

Moreover, the organization emphasizes the importance of community engagement and participatory techniques in sustainable development. TSSS actively incorporates local communities in the design and execution of its programs, ensuring that the interventions are relevant to the needs of the people. This participatory approach promotes ownership and accountability and generates a sense of unity and communal responsibility. By addressing the interconnected concerns of poverty, gender inequality, and environmental degradation, TSSS's work shows the significance of an integrated approach to development that recognizes the interconnection of social, economic, and environmental wellbeing.

In conclusion, the Thalassery Social Service Society's contribution to community empowerment and sustainable development in Kannur and Kasaragod cannot be emphasized. Through its comprehensive programs and commitment to financial inclusion, self-reliance, and social justice, TSSS continues to give thousands of underprivileged families a lifeline. By focusing on grassroots activities, the society has not only improved the economic situations of its beneficiaries but has also instilled a feeling of optimism, dignity, and resilience. TSSS stands as a monument to the strength of community-driven development and the possibility of financial inclusion in constructing sustainable and equitable societies.

Objectives

- To examine the role of TSSS in empowering marginalized communities.
- To analyse the impact of TSSS's financial initiatives (e.g., Credit Unions) on economic self-reliance.
- To explore how TSSS integrates sustainable development practices into its programs.
- To assess the replicability of TSSS's development model in other regions.

Review of literature

Rural communities in developing countries are often vulnerable to various external shocks, such as natural disasters, diseases, and market volatility, which can significantly impact farmers' wellbeing (Ansah et al., 2021) Women are crucial in addressing global challenges, yet systemic barriers hinder their progress. (Chandel & Gupta, 2025). (Maity, 2023) The study in Central Assam (Nagaon, Morigaon, Hojai) found that SHG participation significantly improved both financial access (bank accounts, ATM use, insurance) and social inclusion for women, compared to non-participants. Rural transformation is characterised by increasing agricultural productivity, commercialisation, diversification of livelihoods to off-farm activities, and improved access to services and infrastructure in rural areas. (Kangasniemi et al., 2025). Productivity has historically been critical to rural transformation, paving the way to broader structural transformation. (Kangasniemi et al., 2025) Economic progress in any developed or undeveloped country can be

achieved through social development. (Basak & Roy Chowdhury, 2024) Developing the agro-industrial complex is important for ensuring national food security and health. The development of rural areas is subject to the development of agriculture and local infrastructure, as well as the availability of various services. (Salimova et al., 2024) Employment is a hot topic worldwide, especially in the face of unpredictable factors and the development and implementation of new digital technologies that have changed the structure of the national economy. (Salimova et al., 2024)

Role of Grassroots Organisations in Poverty Alleviation and Financial Inclusion

End poverty in all its forms everywhere (*Transforming Our World*, 2015) Poverty remains a persistent global challenge, affecting millions of individuals worldwide. NGOs play a crucial role in complementing government efforts by delivering targeted interventions that address the multifaceted dimensions of poverty. (*The Role of NGOs in Combating Poverty*, 2024) Poverty has become the main focus of development in almost every country. (Ruja et al., 2024) Grassroots organizations play a significant role in the fight against poverty, particularly in rural and underdeveloped areas where large-scale government initiatives typically struggle to reach. These groups engage on the ground, directly connecting with communities, recognizing their unique needs, and implementing locally relevant and sustainable interventions. One of the most fundamental responsibilities of grassroots organizations is to promote financial inclusion, which is essential for poverty alleviation. By providing under-represented communities access to financial services such as savings, credit, and insurance, grassroots organizations empower people and families to invest in education, health, and small-scale enterprises, supporting economic growth from within. Poverty alleviation strategies may be categorised into four types including community organisations based micro-financing, capability and social security, market-based, and good governance. (Singh & Chudasama, 2020a)

. Micro-finance, aimed at lifting the poor out of poverty, is a predominant poverty alleviation strategy. (Singh & Chudasama, 2020b) According to the World Bank, over 1.7 billion people globally lack access to basic financial services, and financial inclusion can play a transformative role in increasing economic mobility. In this setting, groups like TSSS have improved access to financial resources for rural populations. Through efforts such as Credit Unions, Self-Help Groups (SHGs), and micro-financing, these organizations ensure that marginalized groups can overcome financial hurdles and engage effectively in the economy.

Moreover, grassroots organizations also work on capacity building, training individuals with skills that enable them to handle their funds properly. These groups generally provide training in financial literacy, entrepreneurship, and cooperative management, encouraging individuals to create businesses and engage in income-generating activities. This, in turn, strengthens the resilience of communities, making them more self-reliant and better equipped to endure economic shocks.

Success Stories of Community-Based Models in India and Globally

Community-based forms of development have proven successful both in India and globally, indicating that locally driven efforts can help tackle important socio-economic concerns. One of the most well-known instances in India is the Self-Help Group (SHG) model, which has been widely implemented by institutions such as the National Bank for Agriculture and Rural Development (NABARD). SHGs are small, community-based clubs that promote savings, credit, and mutual support among their members. Over the years, SHGs have helped millions of rural women obtain finance, establish financial independence, and improve their lives.

Another success story in India is the Kudumbashree initiative in Kerala, which focuses on empowering women through SHGs, micro-financing, and business development. The initiative has become a model for poverty alleviation and women's empowerment, improving women's lives in rural Kerala and fostering social inclusion.

Globally, community-based models have also yielded impressive results. In Bangladesh, the Grameen Bank, founded by Nobel laureate Dr. Muhammad Yunus, has revolutionized micro-financing. By offering small loans to the underprivileged, mainly women, Grameen Bank has encouraged individuals to start companies, enhance their quality of life, and break the cycle of poverty. This strategy has been repeated in various countries and has proved the usefulness of financial inclusion in encouraging sustainable development.

Similarly, throughout Latin America, organizations such as the Latin American Social Foundation (Fundación Social) have adopted community-driven approaches to promote sustainable development, focusing on rural areas and vulnerable groups. These groups integrated financial inclusion, education, and social advocacy to empower communities, decrease inequality, and support long-term development.

The literature highlights the crucial role grassroots organizations, like TSSS, play in fostering sustainable development and financial inclusion. Through locally-driven initiatives such as Credit Unions, SHGs, and micro-financing, these organizations provide the tools and resources necessary for underprivileged communities to attain self-reliance, break the cycle of poverty, and contribute to economic and social progress. The success of community-based approaches in India and elsewhere further highlights the transformative power of allowing communities to lead their development, ensuring that interventions are durable, inclusive, and suited to local requirements.

Methodology

This research employs a case study approach to analyse the function of the Thalassery Social Service Society (TSSS) in fostering sustainable development and community empowerment in the Kannur and Kasaragod districts of Kerala. A case study design is particularly suited for this research as it provides an in-depth evaluation of TSSS's initiatives, concentrating on its financial inclusion programs, self-reliance models, and social advocacy efforts.

Research Context

The case study focuses primarily on TSSS's community-based projects in Kannur and Kasaragod, two districts defined by their rural nature and socio-economic problems. These places feature high populations including women, farmers, and low-income families, who have historically lacked access to vital resources like credit, healthcare, and education. Through a rigorous evaluation of TSSS's activities, this study intends to evaluate the effectiveness of the organization's interventions in improving the socio-economic situations of these communities.

Data Collection

Data for this case study collected utilizing qualitative and secondary data sources to ensure a complete knowledge of TSSS's operations and impact. The study apply the following methods:

Qualitative Interviews conducted with key stakeholders, including TSSS and beneficiaries. These interviews provide first-hand insights into how the organization's programs are implemented and their impact on local communities.

Secondary Data Analysis: Secondary data acquired from TSSS's reports, papers, websites and other publications, as well as government and non-governmental organizations' reports relevant to the socio-economic circumstances of the regions. These data provide a historical and contextual understanding of the socio-economic situation in Kannur and Kasaragod, including trends in poverty, education, and health, before the implementation of TSSS's programs.

Site Observations: On-site observations conducted in selected villages and communities where TSSS operates. Researchers studied the day-to-day operations of credit unions, SHGs, and other community-based initiatives, meeting with members and gathering insights into implementing these programs. Observations focus on understanding community engagement, group dynamics, financial services and operational procedures for entrepreneurial projects.

Data Analysis

The data obtained through interviews, and site observations are transcribed and analysed using thematic analysis. This strategy enables the identification of trends and themes connected to the effectiveness of TSSS's activities in fostering financial inclusion, social empowerment, and sustainable development. Thematic analysis assist in discovering the important aspects that contribute to the success or problems of TSSS's activities, providing insights into how comparable programs might be imitated or enhanced in other contexts.

Additionally, the secondary data is studied to compare the socio-economic indicators of the regions before and after the implementation of TSSS's initiatives. This comparison gave a quantifiable estimate of the impact of TSSS's actions on important development indicators such as income levels, education, healthcare access, and financial stability.

Case Study Limitations

While the case study approach gives an in-depth insight into TSSS's impact, it is intrinsically limited by its focus on a specific region and collection of programs. The conclusions of this research may not be entirely generalizable to other locations or organizations without further inquiry into diverse circumstances. However, the insights gained is valuable for understanding how grassroots organizations can contribute to sustainable development in rural India, particularly in financial inclusion and community empowerment.

Conclusion

The case study methodology is particularly effective for understanding the complex and multi-dimensional role that TSSS plays in empowering communities and promoting sustainable development. Through qualitative and secondary data analysis, this research provide a detailed assessment of TSSS's initiatives, highlighting best practices, challenges, and lessons learned that can inform future efforts to foster sustainable, community-driven development in rural regions.

Access to Financial Resources

One of the most notable consequences of TSSS's activities is the improved access to financial resources for underrepresented groups. Before the emergence of credit unions and SHGs, many residents in rural areas encountered difficulty accessing traditional banking services due to geographical remoteness, lack of collateral, and poor financial awareness. Through these grassroots financial arrangements, TSSS has given a stable source of savings and credit to individuals previously excluded from official financial systems.

Interviews with beneficiaries suggest that many people have gotten small loans for goals such as education, health, and income-generating activities. These financial resources have empowered individuals to enhance their lives, invest in their enterprises, and reduce their dependence on informal and exploitative loan sources like moneylenders.

Business Growth and Income Generation

Another common issue is the significance of TSSS's initiatives in supporting entrepreneurship and income generation. Establishing SHGs, where members pool resources and make joint choices, has encouraged women and small-scale entrepreneurs to engage in diverse sectors, including tailoring, detergent production, and food processing. Several focus group discussions underlined that through the Credit Unions and SHGs, members have developed small enterprises that contribute to their families' income and provide employment to others in their communities. The creation of these micro-enterprises has been a significant factor in economic self-sufficiency. Many women, for example, reported that by accessing small loans or savings schemes through SHGs, they could buy raw materials, improve their workspaces, and hire additional help, ultimately scaling up their operations and increasing their incomes.

Reduction and Financial Independence

A common concern among many families before participating in TSSS programs was high debt levels due to reliance on moneylenders. Beneficiaries expressed how Credit Unions and SHGs helped lessen their dependence on high-interest loans by delivering lower-interest, more accessible loans. As a result, individuals could settle past debts and acquire financial independence, easing the financial load that had historically inhibited their growth.

Analysis of Social Impact

However, in relative terms, factors like good governance within community organisations and supporting institutions, high-quality community organisations based micro-financing, and enhancement of capabilities coupled with social security assurance seem to work better than a market-based approach. (Singh & Chudasama, 2020a) TSSS's activities have not only had economic consequences but have also contributed to social empowerment, particularly in areas like gender equality, social cohesion, and collective action.

Gender Empowerment

A prominent topic from the data is the influence of TSSS's actions on empowering women. The SHG model, in particular, has enabled women to take up leadership roles, manage finances, and contribute economically to their households. In many rural communities, women have traditionally had minimal power over household finances and decision-making. However, through SHGs, women have gained financial autonomy, and their active participation in group activities has enhanced their confidence and social standing.

Focus group talks with women in SHGs revealed that many of them felt a sense of accomplishment and self-worth through their involvement in group activities. Women's participation in SHGs has also led to positive changes in household dynamics, as decision-making has become more inclusive and shared between men and women.

Community Cohesion and Collective Action

Community development and Empowerment programmes are taking place in India at all levels and in many different areas. ("Anjali Kedari," 2025.) Another important social impact is the strengthening of community ties and the promotion of collective action. TSSS's focus on developing community-based groups has generated a sense of togetherness among members. Community members can address common issues such as health, education, and local infrastructure through shared financial resources and mutual support systems.

Community members expressed that participating in these programs made them feel more connected to one another and better equipped to address local challenges. TSSS's programs have encouraged group-based approaches to problem-solving, with a particular focus on collective welfare. This sense of community togetherness has enhanced social capital and encouraged cooperation among previously isolated individuals.

Health and Education

In addition to economic empowerment, TSSSS's activities have contributed to improved health and education outcomes. Through financial aid and group support, many families have been able to send their children to school or obtain improved healthcare treatments. The organization's holistic approach to community development, which mixes financial inclusion with awareness initiatives and social services, has increased access to education, healthcare, and sanitation in its communities.

Thematic Analysis of Environmental Impact

While the primary focus of TSSSS's programs has been on economic and social empowerment, environmental sustainability is also a vital component of its development plan. TSSSS has integrated environmental consciousness into its initiatives, encouraging communities to embrace eco-friendly habits.

Sustainable Agriculture and Natural Resource Management

Agriculture is the most basic kind of human activity, encompassing both crop production and animal domestication.(Gamage et al., 2023) Agriculture is an important sector that supports human life through the provision of food and incomes required for survival. It is now generally accepted that agriculture is one of the most powerful weapons in the fight against poverty. has enabled many programs focused on sustainable agriculture, particularly among farmers' groups (Gramikas). These programs promote eco-friendly farming techniques, water conservation, and organic farming, all aimed at enhancing agricultural productivity while maintaining the environment. Interviews with farmers participating in TSSSS's initiatives underlined that they had learnt about soil conservation, crop rotation, and pest management, resulting in improved agricultural yields and reduced dependence on chemical fertilizers and pesticides.

Eco-friendly Products and Enterprises

With the growth of environmental awareness, the concept of the green market has just emerged. (Gupta & Dharwal, 2022) Another developing theme from the data is promoting eco-friendly products and businesses. TSSSS has assisted local artisans and businesses manufacture environmentally sustainable products, such as biodegradable carry bags and eco-friendly dishes. These programs contribute to reducing plastic waste and fostering sustainable consumption practices.

Several SHGs interested in making eco-friendly products indicated that their enterprises supplied revenue and raised awareness about environmental challenges in their communities. By making and marketing environmentally conscious items, these groups have involved their communities in discussing sustainability and environmental responsibility.

Financial Impact Assessment of Credit Unions and SHGs

Numerous key measures, including financial inclusion, loan use, company formation, and debt reduction, may be examined to assess the economic impact of TSSSS's Credit Unions and SHGs.

Credit Unions

Credit unions have played a significant role in providing low-income families with credit access in Kannur and Kasaragod. The significant financial benefits of these unions include reduced reliance on informal financing sources and improved management of financial resources. Members have reported considerable gains in their capacity to save, invest, and handle debts. The success of Credit Unions is shown in the rising membership base, higher loan disbursements, and the reduction in default rates, demonstrating the program's effectiveness in encouraging financial discipline and independence.

Self-Help Groups (SHGs)

SHGs have been similarly effective in encouraging financial inclusion, especially among women. By pooling resources and giving mutual financial support, these groups have enhanced their members' financial stability and helped the development of small-scale businesses. The financial impact is undeniable in tailoring, food manufacturing, and crafts. The money created through these firms has boosted the quality of life for many families, enabling them to meet basic requirements and invest in long-term assets such as education and healthcare.

The thematic analysis of TSSSS's projects demonstrates its programs' substantial economic, social, and environmental effects. Through Credit Unions, SHGs, and other community-based models, TSSSS has empowered marginalized groups, decreased poverty, and contributed to sustainable development. The financial inclusion provided by TSSSS has profoundly affected the lives of its beneficiaries, creating prospects for entrepreneurship, financial independence, and social mobility. As a model for community-driven development, TSSSS demonstrates the ability of grassroots organizations to generate holistic, sustainable change.

TSSSS Initiatives: Analysis and Findings

The Thalassery Social Service Society (TSSSS), established in 1966, has been crucial in fostering community-based development and empowering marginalized groups in the Kannur and Kasaragod districts of Kerala. Through its many initiatives, such as Credit Unions, Mahila Seva Sangams (MSS), Self-Help Groups (SHGs), Gramikas, and environmental and social advocacy programs, TSSSS has developed a platform for sustainable development. This section discusses the impact of these projects and their contributions to the region's economic, social, and environmental wellbeing.

Credit Unions (CUs): Financial Inclusion Model, Loans, and Savings Mechanisms

The Credit Union (CU) program of TSSSS is one of the fundamental components of its financial inclusion plan. Credit Unions are self-help, member-owned financial cooperatives that offer

savings and credit facilities to individuals, particularly in rural areas where access to conventional banking services is limited. These unions significantly encourage financial literacy, inclusion, and empowerment among vulnerable groups in the Kannur and Kasaragod districts.

Financial Inclusion and Access to Credit

The importance of financial inclusion is recognized as more important after the global financial crisis of 2008-09, as the major portion of the world was excluded from financial services. (Sable, 2024). One of the most notable consequences of credit unions is that they provide access to credit for persons who would otherwise be excluded from official financial systems. In rural Kerala, many individuals, especially from low-income families, can often not acquire loans due to a lack of collateral or a formal job. TSSS's Credit Unions offer low-interest loans that have allowed members to meet personal and business needs. The loans supplied by the Credit Unions are not only accessible but also come with attractive terms and circumstances compared to informal lending sources like moneylenders, which sometimes demand excessive interest rates.

Economic Empowerment through Micro-Enterprises

Entrepreneurship, particularly in rural settings, faces unique challenges—ranging from limited access to capital and markets to inadequate infrastructure and educational resources. (Arora, 2024) TSSS's Credit Unions are a vital tool for fostering regional micro-enterprise development. By providing members with loans for small business projects, the unions assist in creating self-employment opportunities and developing local firms. Through access to microcredit, members have been able to develop and expand small businesses such as tailoring, food production, and retail shops, significantly improving their income levels and economic self-sufficiency.

Credit Union members often utilize the loans to finance their self-help businesses, thus becoming economically independent and contributing to local economic progress. The unions have also helped minimize the dependency on external jobs and governmental welfare programs, making members more self-reliant.

Mahila Seva Sangams (MSS): Women's Empowerment through Skill Development and Advocacy

Mahila Seva Sangams (MSS), or Women's Service Associations, are another significant effort by TSSS to foster gender equality and women's empowerment. These associations serve as forums for women to get together, share knowledge, and access resources that support personal and professional progress. The Sustainable Development Goals (SDGs), called the 2030 Agenda, introduce a new development agenda focused on long-term articulated solutions. (Ernst et al., 2024) Amongst their 17 goals, SDG 5 addresses gender equality and female empowerment. (Ernst et al., 2024)

Development and Advocacy for Women

MSS offers skill development programs that help women to obtain important abilities in many disciplines, such as tailoring, craft-making, food processing, and small-scale entrepreneurship. These programs are meant to assist women in boosting their employability, bettering their earning potential, and improving their general quality of life. By equipping women with new skills, TSSS has enabled many to pursue income-generating activities from home, providing them with economic independence and empowerment.

In addition to skill development, the MSS plays a significant role in advocacy. The group works on raising awareness about crucial topics such as gender-based violence, child rights, and women's health. Advocacy efforts have encouraged women to stand up for their rights, defend themselves against exploitation, and utilize public services more effectively.

Success Stories of Women-Led Enterprises

Several successful examples show the actual effects of MSS projects. Women involved in MSS-run businesses have gone on to build successful enterprises, creating work for others in their communities and contributing to the local economy. For example, women from the MSS-run organizations have created tailoring and handicraft companies, while others have participated in food processing, creating products such as pickles, snacks, and packaged food. These companies generate cash and boost societal recognition for women's contributions to their families and communities.

Self-Help Groups (SHGs): Role in Promoting Self-Reliance and Microfinance

Self-Help Groups (SHGs), Cooperatives, and Farmer Producer Organizations (FPOs) are collective action models. (*Cooperatives, SHGs, and FPOs*, n.d.) Self-Help Groups (SHGs) are another key model for economic empowerment within TSSS's community development programs. SHGs often consist of small groups (often women) gathering to pool resources and offer mutual support. These groups function as microfinance institutions, giving their members savings, loans, and credit services.

Promoting Self-Reliance and Financial Independence

SHGs have been instrumental in promoting self-reliance among their members by enabling them to access affordable loans for various purposes, such as healthcare, education, and income-generating activities. One of the core values of SHGs is the emphasis on mutual support, where members contribute to the group's financial pool and share knowledge, resources, and experiences.

By pooling resources and managing funds collectively, SHGs empower members, especially women, to make decisions regarding financial matters and personal investments. These clubs provide an alternative to traditional financial systems, giving lower-interest loans and promoting savings practices that enhance financial independence and stability.

Contributions to Poverty Alleviation and Sustainable Livelihoods

SHGs are also essential in the fight against poverty. They encourage savings, help minimize dependency on moneylenders, and give financial services to those whom conventional banks do not reach. Many SHG members have been able to create small enterprises and produce stable income, which directly contributes to poverty alleviation in their communities. In the long term, SHGs help break the cycle of poverty by giving individuals the skills they need to achieve economic stability and enhance their livelihoods.

The SHG model also supports sustainable livelihoods by building a culture of self-sufficiency and resilience. As members of SHGs generally originate from poor backgrounds, the financial and social help they get allows them to become more self-reliant and less dependent on external aid.

Gramikas: Community Mobilisation and Grassroots Advocacy

Gramikas, or rural community-based groups, are important to TSSS's grassroots lobbying and community mobilization approach. These groups function as local organizations that bring together community members to discuss common issues, implement development projects, and advocate for their needs at the local government level.

Community Mobilization for Development

Gramikas have proven particularly effective in rallying rural populations around problems such as education, sanitation, healthcare, and jobs. By offering a venue for individuals to engage in collective decision-making, Gramikas have promoted the active participation of local inhabitants in the development process. These groups empower communities by giving them a voice in the decisions that influence their lives, and they create cooperation among citizens to overcome shared concerns.

Integration with Panchayath Raj Institutions (PRIs)

Integrating Gramikas with local Panchayath Raj Institutions (PRIs) has ensured that community needs are represented in government decision-making. By integrating with PRIs, Gramikas help ensure that government services, resources, and policies reach the grassroots level and are adapted to local requirements. This integration has led to more effective implementation of development projects, with improved openness, accountability, and participation from the community.

Environmental and Social Advocacy: Promoting Organic Farming and Eco-Friendly Practices

TSSS's commitment to sustainable development extends beyond economic empowerment and gender equality to environmental care. The group aggressively supports eco-friendly practices

and sustainable agriculture techniques through several projects to decrease environmental deterioration and promote sustainable livelihoods.

Promotion of Organic Farming and Eco-Friendly Practices

Organic farming provides solutions for most problems faced by contemporary issues in agriculture and food Production. (Gamage et al., 2023) TSSS has worked extensively with farmers to promote organic farming practices, which lessen the need for chemical fertilizers and pesticides. Organic farming not only assists in protecting soil health and biodiversity but also leads to healthier food production. By aiding farmers in adopting organic farming techniques, TSSS has helped them lessen their dependence on costly and environmentally hazardous chemicals, resulting in more sustainable farming practices.

In addition to supporting organic farming, TSSS also advocates other eco-friendly activities such as water conservation, waste management, and using renewable energy sources. The continuous growth of the human population has led to an increase in waste generation, significantly contributing to environmental degradation. (Hajam et al., 2023) These projects have helped create more environmentally conscious communities that are better positioned to confront climate change and other environmental concerns.

Addressing Social Issues: Gender Equality, Child Protection, and Education

More than half of the global population is not effectively covered by *any* type of social protection benefit and women's coverage lags behind. (Perera et al., 2022) TSSS's focuses on social activities, particularly gender equality, child protection, and education. Through its numerous programs, TSSS has sought to increase awareness about social issues such as gender-based violence, child labour, and the value of education for girls and underprivileged populations.

By encouraging knowledge and awareness, TSSS has contributed to minimizing gender inequities in education and building a more inclusive society. Its advocacy activities have contributed to improved access to education, better child protection laws, and greater knowledge of the rights and roles of women in society.

Conclusion

Through its complete development paradigm, TSSS has achieved significant advances in empowering marginalized communities in Kerala, concentrating on economic, social, and environmental sustainability. The initiatives of Credit Unions, Mahila Seva Sangams, Self-Help Groups, Gramikas, and environmental advocacy have altered the lives of thousands of people, notably women and rural communities. TSSS has helped economic empowerment and poverty alleviation and has also played a key role in promoting social justice, gender equality, and environmental sustainability. The success of these efforts illustrates the potential of community-based approaches for achieving sustainable development and offers valuable lessons for other organizations working in similar circumstances.

Discussion

Comparative Analysis of TSSS with Other Grassroots Organisations in India

The Thalassery Social Service Society (TSSS) stands out as a major grassroots organization in Kerala, with its community-centred approach targeted at socio-economic development through financial inclusion, self-reliance, and social activism. However, when comparing TSSS with similar grassroots organizations across India, certain similarities and contrasts can be found in methods, scale, and impact.

Organizations such as SEWA (Self-Employed Women's Association) in Gujarat and the Barefoot College in Rajasthan have embraced similar models of women's empowerment, microfinance, and grassroots leadership. SEWA and Barefoot College focus on financial inclusion, skill development, and social activism for vulnerable communities. What sets TSSS distinct is its significant emphasis on engagement with local government entities such as Panchayath Raj entities (PRIs), which guarantees the community's voice is heard in local decision-making processes. This synergy with PRIs further increases TSSS's sustainability, as government policies can be combined with community activities for more effective delivery of services.

Another distinguishing element of TSSS is its comprehensive approach, integrating economic empowerment with environmental sustainability. While other groups like Barefoot College focus on renewable energy and solar-powered solutions, TSSS has a broader focus, combining organic farming, child safety, gender equality, and rural healthcare, providing an inclusive development model. Additionally, TSSS's direct interaction with the local community through its many programs—such as Credit Unions and SHGs—ensures that interventions are well-tailored to the needs of the people.

Despite these qualities, obstacles exist in extending TSSS's methodology, particularly in reaching under-represented, geographically isolated groups or those lacking awareness of the offered programs.

Challenges Faced by TSSS in Implementing Its Programs

While TSSS has achieved tremendous achievements in community empowerment, it confronts several hurdles in program execution. One of the key challenges is financial sustainability.

Another key difficulty is the capacity to scale its operations. TSSS works in the relatively narrow geographical area of Kannur and Kasaragod districts, but its concept has not yet been fully reproduced in other regions of Kerala or beyond. Scaling the organization's programs to bigger and more varied populations requires extra resources, human capital, and effective leadership. TSSS has to increase its ability to educate local leaders and volunteers who can take on greater responsibility for program delivery, particularly in disadvantaged rural areas.

Additionally, TSSS confronts issues in guaranteeing the long-term sustainability of its different activities. For example, while the Credit Union and SHG models have been beneficial in

delivering financial inclusion and empowering individuals, many organizations still struggle with financial management, debt recovery, and maintaining long-term viability. This demands continual support in the form of financial literacy training, mentoring, and capacity-building workshops for members to strengthen the internal governance of these groups.

Finally, gender inequity and cultural norms concerning women's responsibilities in society continue to be difficult, even as TSSS supports women's empowerment through the Mahila Seva Sangams and other programs. In many rural communities, established patriarchal views may inhibit women's active engagement in economic activities and decision-making, despite the assistance and opportunity provided by TSSS. This takes a continuous effort to shift perceptions, empower women via education and skill development, and increase community awareness around gender equality.

Role of Collaborative Networks in Achieving Goals

TSSS has successfully mobilized resources and advocacy through collaborative networks, including partnerships with various government and non-government organisations including financial organisations. These networks serve a significant role in enhancing the reach and effect of TSSS's initiatives.

Caritas gives TSSS access to international funds, training, and expertise. This collaboration strengthens the capacity of TSSS to conduct large-scale initiatives and guarantees that the organization remains at the forefront of global best practices in community development. Caritas's global reach also improves TSSS's ability to respond to natural disasters or emergencies in the region.

These networks have been vital for TSSS in attaining its goals, offering resources, policy advocacy, and collaborative possibilities that allow TSSS to scale its effect and influence.

Conclusion and Recommendations

Summary of Findings: Empowering Communities through Financial Inclusion and Sustainable Development

The TSSS case study demonstrates that community-based, grassroots groups are crucial in supporting sustainable development, especially in neglected places like Kannur and Kasaragod. Through its efforts like Credit Unions, SHGs, Mahila Seva Sangams, and Gramikas, TSSS has contributed to poverty reduction, women's empowerment, and social justice. These programs have enabled the economically disadvantaged to obtain financial services, build self-reliant firms, and increase their quality of life.

TSSS's efforts to link environmental sustainability with socio-economic development have helped promote organic farming and eco-friendly practices. Additionally, the organisation's focus on community mobilisation, grassroots advocacy, and policy engagement through alliances

with PRIs has increased its influence and helped promote local ownership of development programs.

Policy Recommendations for Scaling TSSS's Model in Other Regions

To extend TSSS's strategy in additional locations, building upon its existing alliances and success stories is vital. One idea is to improve relationships with local and national governments to integrate TSSS's activities into state-level policies. By connecting with national schemes like the National Rural Livelihoods Mission (NRLM) and the Pradhan Mantri Jan Dhan Yojana (PMJDY), TSSS can further expand its reach and ensure its programs are scalable.

Additionally, TSSS should work on diversifying its financing sources to lessen dependence on external donors and increase financial sustainability. Exploring novel finance options such as impact investing or public-private partnerships (PPPs) could help ensure the durability of its efforts.

Suggestions for Integrating Technology and Innovation into TSSS's Programs

TSSS can also benefit from integrating technology into its initiatives. For example, adding mobile-based platforms for financial transactions, loan applications, and savings mechanisms could improve the efficiency and accessibility of the Credit Union and SHG models. Similarly, employing digital resources for training and skill development in rural places can help grow MSS programs and reach a greater audience.

Technology can also be utilized to strengthen data gathering, monitoring, and evaluation procedures, enabling TSSS to follow the development of its programs more effectively and make data-driven choices.

References

- Ansah, I. G. K., Gardebroek, C., & Ihle, R. (2021). Shock interactions, coping strategy choices and household food security. *Climate and Development*, 13(5), 414–426. <https://doi.org/10.1080/17565529.2020.1785832>
- Basak, D., & Roy Chowdhury, I. (2024). Role of self-help groups on socioeconomic development and the achievement of Sustainable Development Goals (SDGs) among rural women in Cooch Behar District, India. *Regional Sustainability*, 5(2), 100140. <https://doi.org/10.1016/j.regus.2024.100140>
- Chandel, D. S., & Gupta, N. (2025). Women-led development through micro-finance led interventions: Myths or reality? *Social Sciences & Humanities Open*, 11, 101409. <https://doi.org/10.1016/j.ssaho.2025.101409>
- Ernst, K. P., Pagot, R., & Prá, J. R. (2024). Sustainable development goal 5: Women's political participation in South America. *World Development Sustainability*, 4, 100138. <https://doi.org/10.1016/j.wds.2024.100138>

- Hajam, Y. A., Kumar, R., & Kumar, A. (2023). Environmental waste management strategies and transformation for sustainable development. *Environmental Challenges*, 13, 100747. <https://doi.org/10.1016/j.envc.2023.100747>
- Kangasniemi, M., Bhalla, G., Knowles, M., Pereira, K. C., & Gentilini, U. (2025). The role of social protection in achieving resilient and inclusive rural transformation. *Global Food Security*, 44, 100836. <https://doi.org/10.1016/j.gfs.2025.100836>
- Maity, S. (2023). Self-help groups, microfinance, financial inclusion and social exclusion: Insight from Assam. *Heliyon*, 9(6), e16477. <https://doi.org/10.1016/j.heliyon.2023.e16477>
- Salimova, G., Nigmatullina, G., Habirov, G., Ableeva, A., & Gusmanov, R. (2024). Employment and development levels in rural areas of the Russian Federation. *Regional Sustainability*, 5(3), 100164. <https://doi.org/10.1016/j.regus.2024.100164>
- Wang, K., & Ke, Y. (2024). Social sustainability of communities: A systematic literature review. *Sustainable Production and Consumption*, 47, 585–597. <https://doi.org/10.1016/j.spc.2024.04.031>
- Tellicherry Social Service Society. (2025). *Tellicherry Social Service Society*. <http://www.tsssthalassery.org/>
- Tellicherry Social Service Society. (2023). *Annual report 2022–2023*
- Arora, P. (2024). Empowering Rural India: Case Studies on Entrepreneurial Success Stories in Viksit Bharat. *Journal of Entrepreneurship Education*, 27(6), 1–7.
- Community Development: Case Studies in Indian Context. (n.d.). *International Journal of Social Impact*. Retrieved July 10, 2025, from <https://ijsi.in/articles/community-development/>
- Cooperatives, SHGs, and FPOs: Success stories and limitations of collective action models for rural women. (n.d.). Retrieved July 10, 2025, from <https://www.cdpp.co.in/articles/cooperatives-shgs-and-fpos-success-stories-and-limitations-of-collective-action-models-for-rural-women->
- Gamage, A., Gangahagedara, R., Gamage, J., Jayasinghe, N., Kodikara, N., Suraweera, P., & Merah, O. (2023). Role of organic farming for achieving sustainability in agriculture. *Farming System*, 1(1), 100005. <https://doi.org/10.1016/j.farsys.2023.100005>
- Gupta, M., & Dharwal, M. (2022). Green entrepreneurship and sustainable development: A conceptual framework. *Materials Today: Proceedings*, 49, 3603–3606. <https://doi.org/10.1016/j.matpr.2021.08.148>
- Perera, C., Bakrania, S., Ipince, A., Nesbitt-Ahmed, Z., Obasola, O., Richardson, D., Van de Scheur, J., & Yu, R. (2022). Impact of social protection on gender equality in low- and middle-income countries: A systematic review of reviews. *Campbell Systematic Reviews*, 18(2), e1240. <https://doi.org/10.1002/cl2.1240>
- Ruja, I. N., Sumarmi, & Idris. (2024). Programs, Opportunities, and Challenges in Poverty Reduction: A Systematic Review. *SAGE Open*, 14(2), 21582440241256242. <https://doi.org/10.1177/21582440241256242>
- Sable, M. S. B. (2024). *ROLE OF BANKS IN FINANCIAL INCLUSION AND ACCESSIBILITY IN INDIA*.
- Singh, P. K., & Chudasama, H. (2020a). Evaluating poverty alleviation strategies in a developing country. *PLOS ONE*, 15(1), e0227176. <https://doi.org/10.1371/journal.pone.0227176>
- Singh, P. K., & Chudasama, H. (2020b). Evaluating poverty alleviation strategies in a developing

country. *PLoS ONE*, 15(1), e0227176. <https://doi.org/10.1371/journal.pone.0227176>

The Role of NGOs in Combating Poverty: Case Studies and Best Practices - fundsforNGOs - Grants and Resources for Sustainability. (2024, July 8). <https://www.fundsforngos.org/proposals/the-role-of-ngos-in-combating-poverty-case-studies-and-best-practices/>

Transforming our world: The 2030 Agenda for Sustainable Development. (2015). UN. <https://digitallibrary.un.org/record/1654217>