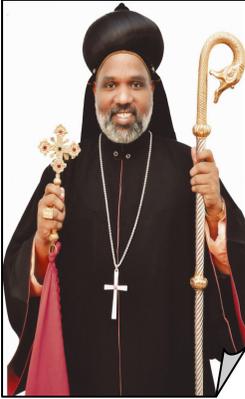


Message From Bishop



Glad to know that MIDS, the agent of social transformation in the Diocese of Marthandam is bringing out the report of its activities for the year 2013-2014. MIDS reflects and co-ordinates the social concern of the diocese of Marthandam with its agenda 'development of every person especially of the poorest and most neglected in the society'.

God is generous, and generosity is at the heart of the Christian life. The happiest people are the most generous people. Christians are generous with their time and talents and with their money and possessions. This attitude is more a spirit of generosity which is really a spirituality of generosity. MIDS is supported and guided by many people who are lead by a spirituality of generosity. With its appropriated visionaries MIDS works to break the cycle of poverty by helping low-income people to participate in decisions that affect their lives, families and communities. Their intervention in the field of Natural Resource Management is remarkable.

A collective work never fails. It always reaches its goal. I appreciate the director, project officer and other staff who have contributed collectively for the success of the various initiatives undertaken. I am optimistic that the organization will chart-out new strategies to develop the capacities of its SHGs leaders in the coming years and use their voluntary service in executing various programmes for the common good.

May God bless us all with an eagerness to live generously!

**Most Rev. Vincent Mar Paulos,
Bishop of Marthandam**

Director Message



Micro enterprises and SHGs are playing significant role in the self-employment by raising the level of income and standard of living of rural people. In this framework, one of the most vital aspects of rural self employment is the formation of SHGs which is a valuable investment in human capital through training and capacity building measures. In the last few years, there has been a tendency to consider group approach in gender entrepreneurship and the creation of networks among women as an important factor to improve the conditions of rural women and enhance their development. The emergence of small enterprises and its activities have made a considerable contribution in the socio-economic development of rural poor in the society. As a facilitating organization MIDS has given extra heed to the systematic and transparent functioning of the SHGs under its care.

Livestock has been an important source of livelihood for small farmers. Livestock in rural backward villages play many different roles in supporting families and are particularly important for the poorest families. This year special emphasis has been given to livestock promotion activities to provide an opportunity to the target group people to earn a steady income by engaging in livestock rearing activities and thereby contribute to the nation's food security.

The aid provided under Family Development Programme and Children Sponsorship programmes was found valuable for the beneficiaries to prevail over the predicament and open-up new avenues for their overall development. Need based trainings and individual facilitation is given to them with a view to enhance the quality of their life and to integrate them well into the mainstream society.

Most Rev. Vincent Mar Paulos, Bishop of Marthandam has been very supportive in all our endeavors for the poor in our area, MIDS is grateful for his able leadership and guidance. We remember our funding partners for their continuous patronage in our development work. We do appreciate the unrelenting support from priests and religious sisters working in the diocese in reaching out to the needy families. The faithful cooperation extended by the MIDS staff team helped us to carry out programmes most capably.

Fr. Peter Benedict Rajan
Director

Self-Help Groups – People’s Organization



Empowerment of women is critical not only for their own welfare but also for the development of the country.

Empowering women through education, ideas, consciousness, mobilization and participatory approach can enable them to take their own

decisions, make them self-reliant and self-confident. SHGs have been identified as a way to alleviate poverty and women empowerment. Women empowerment aims at realizing their identities, power and potentiality in all spheres of lives. But the real empowerment is possible only when a woman has increased access to economic resources, more confidence and self motivation, more strength, more recognition and say in the family matters and more involvement through participation. Although it is a gradual and consistent process, women should build their mindset for taking additional effort willingly for their overall development. SHGs have the potential to have an impact on women empowerment.

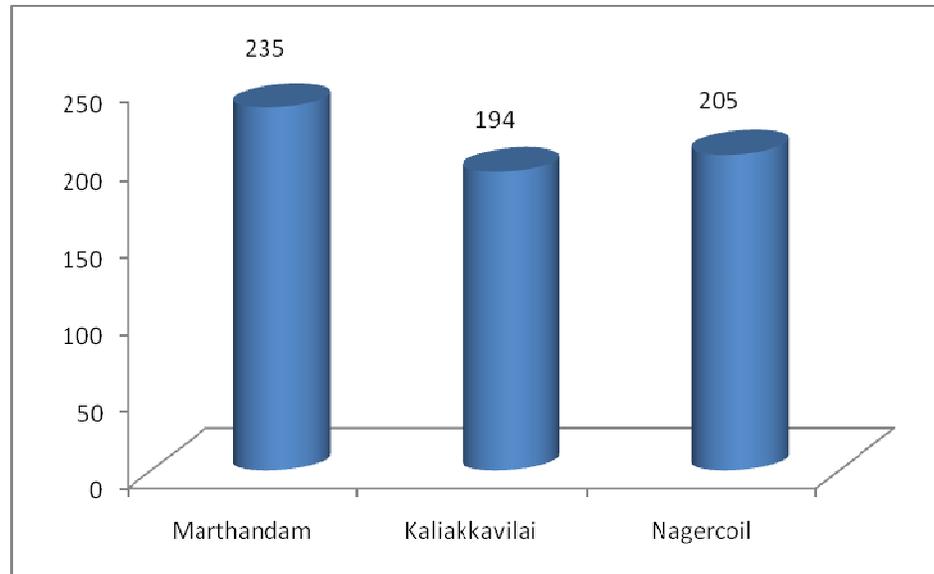
Self Help Group (SHG) is a process by which a large group of women with common objectives are facilitated to come together voluntarily to participate in the development activities such as saving, credit and income generation thereby ensuring economic independence. SHG phenomenon definitely brings group consciousness among women, sense of belongingness, adequate self confidence. In



fact, what she cannot achieve as an individual, can be accomplished as a member of group with sufficient understanding about her own rights, roles, privileges and responsibilities as a dignified member of society on par with men. When she becomes a member of SHG, her sense of public participation, enlarged horizon of social activities, high self-esteem, self-respect and fulfillment in life expands and enhances the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic social and cultural spheres of life.

SHG Profile

Region	Number of SHGs	SHG Members
Marthandam	235	3218
Kalikkavilai	194	2790
Nagercoil	205	2096
Total	634	8104



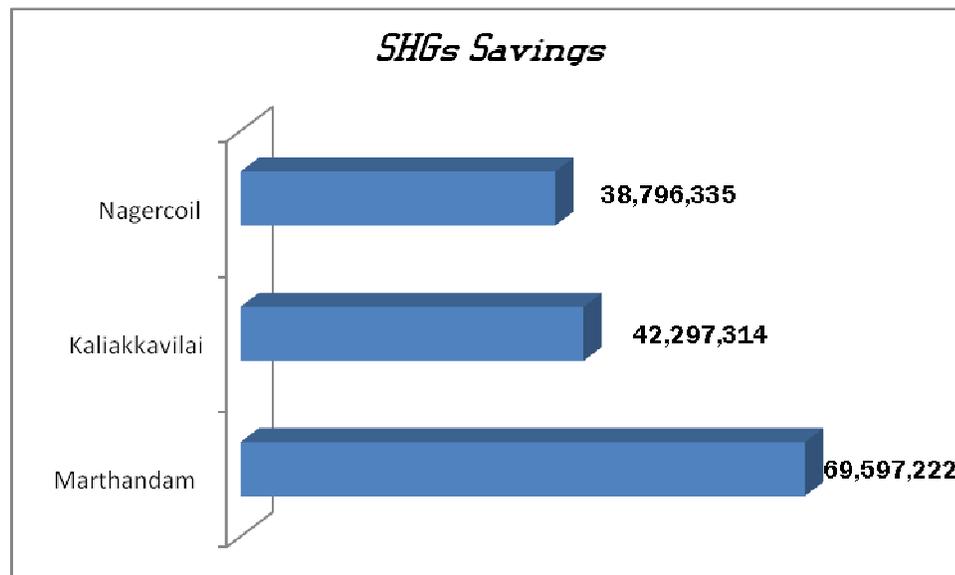
Capital formation is a must for the rural poor to tide over his/her economic backwardness by entering into micro-enterprises or production activities. But it is really hard for the marginalized families to set-aside a portion of their family income to meet their future



financial exigencies. We have noticed an attitudinal change among the target group people after the formation of the SHGs. Now the women are saving a fixed amount regularly in their groups. This has helped them from rushing to the moneylenders and other informal credit providers in case of financial urgency. This year majority of the groups have increased their monthly savings to mobilize substantial amount as group fund. The fund thus mobilized at the group level has helped the members to avail credit to meet their different credit needs. It is a fact that a number of our Self-Help Groups has sufficient savings to provide higher amount as loan to its members.

Savings details

Region	Number SHGs	Savings	Group Loan
Marthandam	235	Rs. 6,95,97,222.00	Rs. 11,12,06,704.00
Kaliakkavilai	194	Rs. 4,22,97,314.00	Rs. 6,52,44,723.00
Nagercoil	205	Rs. 3,87,96,335.00	Rs. 6,39,66,599.00
Total	634	Rs.15,06,90,871.00	Rs.24,04,18,026.00



MIDS ensures that SHGs manage their group resources most effectively in a transparent manner to avoid future hitches. It ensures strict adherence to the systems and procedures by its Self-Help Groups in their fund management. Stringent actions are taken if any violations are noticed in the fund management by the group leaders or its members. This necessitated periodic training for the SHG leaders in handling the group activities. Cluster wise capacity building training programmes were organized for the SHG leaders to make them capable of handling the common fund. During this year we have given special emphasis in equipping the capacities of the SHG leaders who are new to these responsibilities. Visits by the community organizers to the group meeting and the interaction with the SHGs are found very useful in understanding their real issues and suggest different ways to overcome it. The effective facilitation and guidance provided by the community organizers enabled the SHGs to set priorities and work as a cohesive unit.



MIDS is interested in enhancing the awareness level of its SHG members in different areas, which will improve the quality of their life. It encourages the groups to use the group meetings to discuss different issues and have critical understanding of it. Monthly cluster meeting of the SHG leaders are used to animate them on different areas. We have organized a session on cancer awareness for the SHG leaders

in the regional meetings held in our three regions in June 2013. Sr. Annice was the resource person for the training. She explained elaborate by the various reasons for cancer, treatment, how to prevent and the importance of spreading proper awareness about it among the rural community.

Monitoring and proper facilitation is very crucial for the sustainability of the Women Self-Help Groups at the field level. Community Organizers, the grass root level worker of the organization undertake regular visits to the SHGs. MIDS core team members undertake random visits to the Self-Help Groups to gather first-hand information about various issues at the SHG level and to develop future intervention strategies to consolidate the advantages of group formation. Area specific meetings of SHGs functioning in a particular geographic location are organized to explore cooperative action by the SHGs for common good.

Family Development Programme

Low income families in the rural communities face unique challenges as they struggle to come up in life. The partial income they are earning by engaging in different works, mostly manual labour is inadequate for a dignified life. These types of families are leading an

excluded life from the mainstream of the society and their self-esteem is very low. Children and other members of these families are not getting a chance to develop their talents, which is quite crucial for their growth.



Family Development Programme supported by Save A Family plan has been instrumental in supporting 432 families for their incorporated development. Identification of deserving beneficiaries is done with the active involvement of the stakeholders who are interested in the welfare of these families. Animators facilitated the beneficiary

families to have a critical understanding of the present situation of their family and to have a long-term development plan for her/his family. The participatory planning tool we have utilized in understanding the family situation of each FDP beneficiary has helped us to have a clear understanding of their present situation and induce them to have long-term plan for their overall growth.

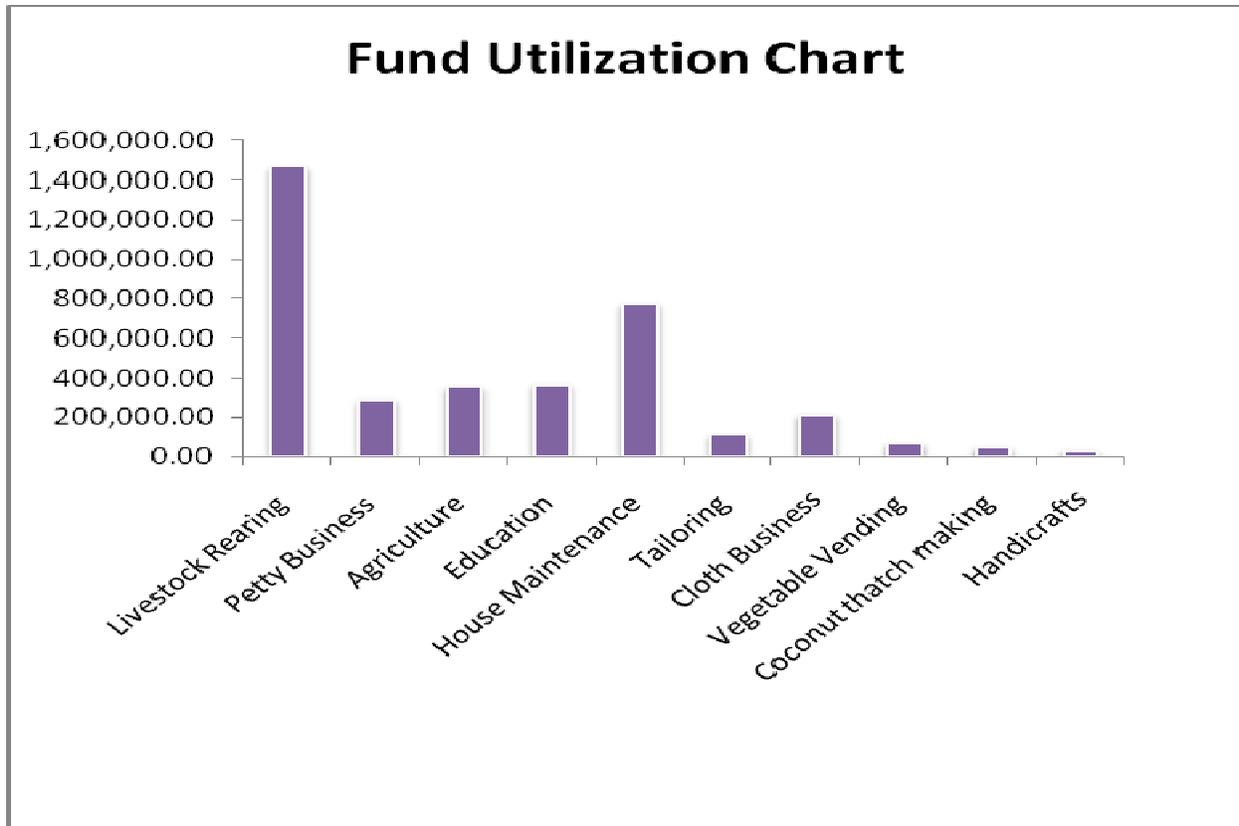
The monthly sponsorship support was found very useful for the poor families to have initial capital to start micro-enterprises of their choice and earn regular income from it. The FDP financial assistance served as a primary capital for the poor families to start /set-up their own micro-enterprises. Periodic centre meetings and regional meetings sharpened their idea about micro-enterprises and instilled confidence in them. Ardent facilitation and monitoring provided by the project team was great help for the beneficiaries to be successful in their IGP activities.





Fund Utilization Chart

Activity	Number of beneficiaries	Amount (Rs.)
Livestock Rearing	107	14,68,488.00
Petty Business	28	2,90,013.00
Agriculture	31	3,57,495.00
Education	30	3,68,758.00
House Maintenance	42	7,75,339.00
Tailoring	17	1,11,500.00
Cloth Business	23	2,13,195.00
Vegetable Vending	11	67,846.00
Coconut thatch making	7	48,000.00
Handicrafts	11	32,500.00
Total	307	37,33,134.00



Income generating activities initiated by FDP beneficiaries had a positive effect on most families. The beneficiary families were able to meet their financial, social, economic, as well as their children's academic needs. Further the beneficiaries gained considerable managerial skills in running micro-enterprises, which helped them to be successful in their life.

Thalirkal Ulagam

Thalirkal Ulagam (Children Sponsorship) programme provides an equal opportunity to the rural poor children to pursue their school education and excel in their studies. The sponsorship has been a great relief for the resource poor families to meet the educational expenses of their children. Strict selection procedures are followed in identifying the children to receive this support. MIDS used the service of its community based organizations in selecting the right and needy beneficiaries for this programme. Further these field level structures were made responsible in follow-up of the children enrolled in the programme. Given below are the agency wise details of the sponsored children.

Sl.No.	Agency	Number of Children
01.	All for life, Life for all Australia	193
02.	Kinder und Familien Hilfe, Germany	147
03.	Extranato D' Penafirme, Portugal	77
04.	Kindermissionswerk, Germany	25
05.	Indian Benefactors	3
Total		445

Special coaching for the children are organized at MIDS once on second Saturdays and other holidays to impart useful knowledge and skills to the rural poor children. The objective of this special coaching programme is to enhance the capacities of the rural children and equip them to grab the opportunities available for them for their development. The afternoon session is used for developing their



artistic talents by giving each student chance to perform different cultural items in front of others. This has helped the children to develop their cultural talents and overcome their

stage fear. Further, children learned to appreciate others who performed well. Parents of the children are very much appreciate the special coaching programme and we have noticed remarkable changes in the outlook of the sponsored children.

MIDS organized a 3 days residential training camp for the sponsored children May 28-30, 2013 at MIDS. Most Rev.Vincent Mar Paulos, Bishop of Marthandam inaugurated the summer camp. He motivated the children to make the best use of the opportunities available for them. He encouraged the children to imbibe good human values and start assisting others in need. First two days of the training was handled by Mr.Anto Xavier. He handled the sessions in a very interesting manner for the benefit of the children. He shared the opportunities available for the children and the need for making the best use to the opportunities. Participants were divided into three groups and they presented different cultural items in the evening. On May 30, 2013 Sr.Annie and Sr. Josephine imparted training on paper and flower making arrangements for the children. This session really induced the interest of the children in preparing greeting cards etc. The camp was found to be very useful for the children to work in a group and to exhibit their leadership capabilities.



Children's Day was celebrated at MIDS on November 23, 2013 with various programmes. Most Rev.Vincent Mar Paulos, Bishop of Marthandam was the chief guest for the programme. He encouraged the children to develop their talents and pick-up useful skills, which will help them to be successful in life. Respect for elders and care for others are good virtues to be nurtured. On the same day we conducted various arts & sports competitions for the children. Musical chair, candle race,

balloon breaking were the sports competitions and drawing, Thirukural writing, and elocution were the items for arts competition. Children participated in these competitions with much interest and parents of the children encouraged them.

Christmas day celebration for children was held at MIDS on with different programmes. Rajan, MIDS director presided day celebration of the children, of the birth of Jesus Christ and mankind. Christmas cake & gifts the children.



the sponsored December 7, 2013 Fr. Peter Benedict over the Christmas narrated the story its message to the were distributed to



One-day career guidance programme was organized for the sponsored children who are studying in higher classes. The objective of the one-day programme was to help the students to set proper career goals and to strive towards that. Mr. Leo Bright Singh and Mr. Arul Mano, the resource persons for the programme explained in detail the good qualities of a student and the importance of setting career

goals in their life. Different streams of higher studies and its employment potentials were also shared during the programme.

We have organized special sessions for the mothers on the day of special coaching classes with a view to enhance their knowledge level. These classes are arranged in different areas which we found necessary to change the attitude and outlook of the mothers who hail from economically poor families. Given below are the classes arranged for the mothers during the reporting period.



Sl.No.	Month	Subject	Resource Person
01.	April-2013	Health & Hygiene	Sr. Rita Francis
02.	May-2013	Adolescent Mental Health	Mr. Aloysious
03.	June-2013	Role of Mother	Sr. Rachel
04.	July-2013	Know more about the Programme	Mr. Sajan Joseph
05.	August-2013	Govt. schemes for the poor	Mr. Varghese
06.	September-2013	Life Skills	Fr. Alex Kumar
07.	February -2014	Women's Rights/Human Rights	Miss. Suma Mani

LIC Programme



Households in MIDS operational area are exposed to high risks, with important consequences on their future development. Life insurance can provide low-income households with complete protection against death risks and a saving. MIDS noticed that the poor are not interested in joining such schemes of the Life Insurance Corporation. MIDS rigorously marketed the AABY (Aam Admi Bima Yojana) policy of

LIC among its target group people to ensure some sort of social security for them. Concrete steps have been undertaken to enroll maximum members under the group insurance programme. MIDS field staff members were motivated to identify SHG members who are not enrolled in AABY programme and persuade them to join it. The issues related to the Jeevan Madhur Policy have been taken up with the LIC higher officials for the benefit of the policy holders. Area specific meetings were conducted to share the shortcomings of the Jeevan Madhur policy and to finalize the way forward. MIDS offered its continuous support to the J.M policy holders who wish to continue the policy and provided necessary assistance to the policy holders who were eager to close their policies prematurely.

	Number	Amount
Members Enrolled in AABY	5953	
Members Enrolled in Jeevan Madhur	5513	
Death Claim Settled in AABY	17	Rs. 5,10,000
Disability Claim Settled	1	Rs. 75,000
Number of Scholarship Recipients AABY	763	Rs. 9,15,600
Death Claim Settled in Jeevan Madhur	17	Rs. 2,69,225
Number of Maturity Claims (Jeevan Madhur)	332	Rs.19,51,357
Number of J.M Policies Surrendered	288	Rs. 8,94,792

DRI Loans

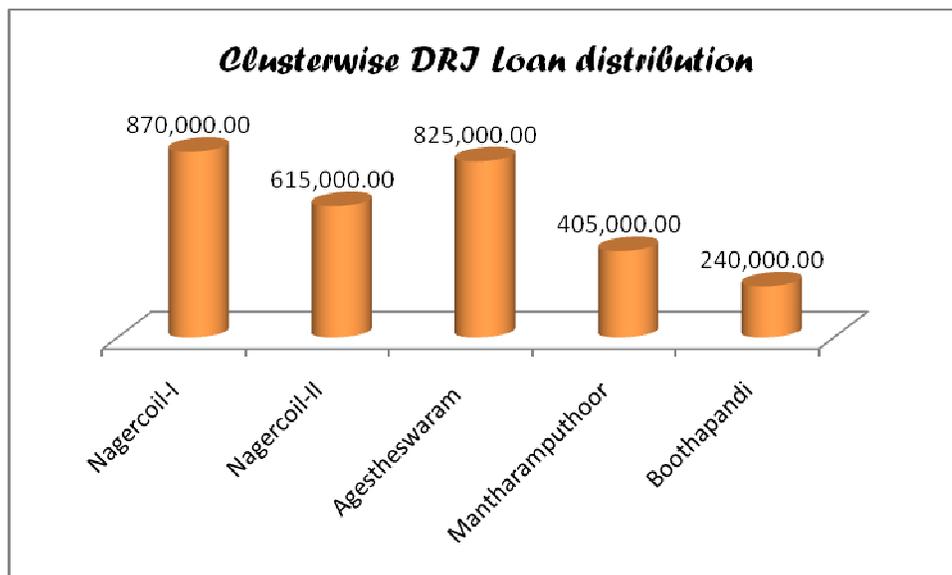


Good management of even the smallest assets can be crucial to very poor people, who live in precarious conditions, threatened by lack of income, shelter and food. To overcome poverty, they need to borrow, save and invest, and protect their families against risks. But with little income or collateral, poor people are seldom able to obtain loans from banks and other formal

financial institutions. Banks and other financial institutions hesitate to give loans to the low-income group people, fearing failure of repayment by the beneficiaries. Though government is insisting banks to offer Differential Rate of Interest (DRI) loans to the underprivileged sections of the society, banks are not ready to provide DRI loan to the

needy. MIDS is very much aware of the advantages of the low-interest DRI loans for the rural poor in promoting micro-enterprises among them and its effects in the overall development of the marginalized families. The organization was successful in convincing South Indian Bank, Nagercoil, to support its beneficiaries with DRI loans for their economic development. Most deserving beneficiaries to receive the DRI loans were identified by MIDS through a rigorous selection process by involving the community based organizations existing in our Nagercoil Region. MIDS community organizers personally visited the selected beneficiaries in person to gather first-hand information about them and to fine-tune their proposed business plan.

Cluster	Number of Persons supported	Amount
Nagercoil-I	58	Rs. 8,70,000.00
Nagercoil-II	41	Rs. 6,15,000.00
Agestheswaram	55	Rs. 8,25,000.00
Mantharamputhoor	27	Rs. 4,05,000.00
Boothapandi	16	Rs. 2,40,000.00
Total	197	Rs.29,55,000.00



DRI Loan was distributed to 200 SHG members on November 29, 2013 in a meeting held at MIDS regional office, Nagercoil. Msgr. Joseph Sundaram, Vicar General, Diocese of Marthandam was the chief guest for the function. He motivated the beneficiaries to use the credit amount to start their own enterprises, which will help them to have regular income. MIDS staff members are monitoring the DRI loan beneficiaries, providing necessary guidance in running their micro-enterprises industriously and to explore ways to expand it to augment their earnings from it.



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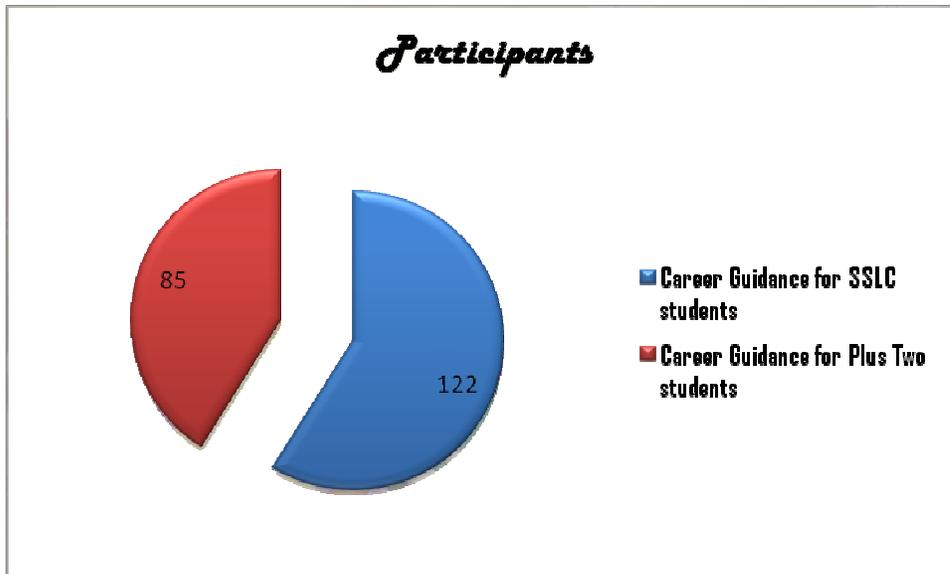
Career Guidance Programmes



Career planning is one of the crucial decisions a student has to take in his/her life. A good career plan will lay the foundation for a successful and satisfying career and life. However, choosing a career is not an easy task. Besides gathering the reliable information on different career options, eligibility criteria and reputable institutions, one also has to take into account student aptitudes, academics, talents and interests. So also various other important variables have to be considered before making a decision. Understanding the difficulty the students and parents are confronted with rural poor students we have organized career guidance programme for the students who have appeared the SSLC and Plus Two examination. Given below are the programme details :-

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Sl.No.	Programme Title	Date	Resource Person	Participants
01.	Career Guidance for SSLC students	March 26,2014	Fr.Sebastian, Director Sigaram	122
02.	Career Guidance for Plus Two students	April 12,2014	Fr.Sebastian, Director Sigaram	85



Sessions were conducted in an interactive manner to clarify their doubts and for better impact of the training. The resource person motivated the participants to set a goal and strive hard to achieve it. The methodic presentation of different higher studies options and its employment potentials induced the interest of the children. The results are reflected by the fact that majority of the students left the training place with a firm decision about their career.

Italian Bishops Goat rearing Programme



Goat farming is not a new enterprise. Rearing goats is a profitable business. Goats have been reared since time immemorial. Generally goat farming means rearing goats for the purpose of harvesting milk and meat. At present, goat farming has become a profitable business and it requires a very low investment because of its multi-functional utility. Goats are multi-functional animals. There are many advantages of goat farming business. You can also raise goats along with your other livestock animals. Goats have been considered as poor man's cow (mini cow) for the poor people because of its immense contribution in rural economy and national income. Goat products like milk and

meat is not only nutritious and easily digestible food but also a great source of regular income for the poor, landless and marginal farmers. Goats are small sized animals and so they are easily maintained. They are easily maintained and cared by even women and children.

MIDS was able to provide financial assistance to 218 families to start goat rearing with generous assistance of Italian Bishops Conference. SHG members who are interested to start goat rearing as an income generation activity were identified from our Self-Help Groups. Though village women have got some experience in goat rearing, we have organized one day orientation programme for the selected beneficiaries in goat rearing and economic viability of the activity to ensure 100% success.



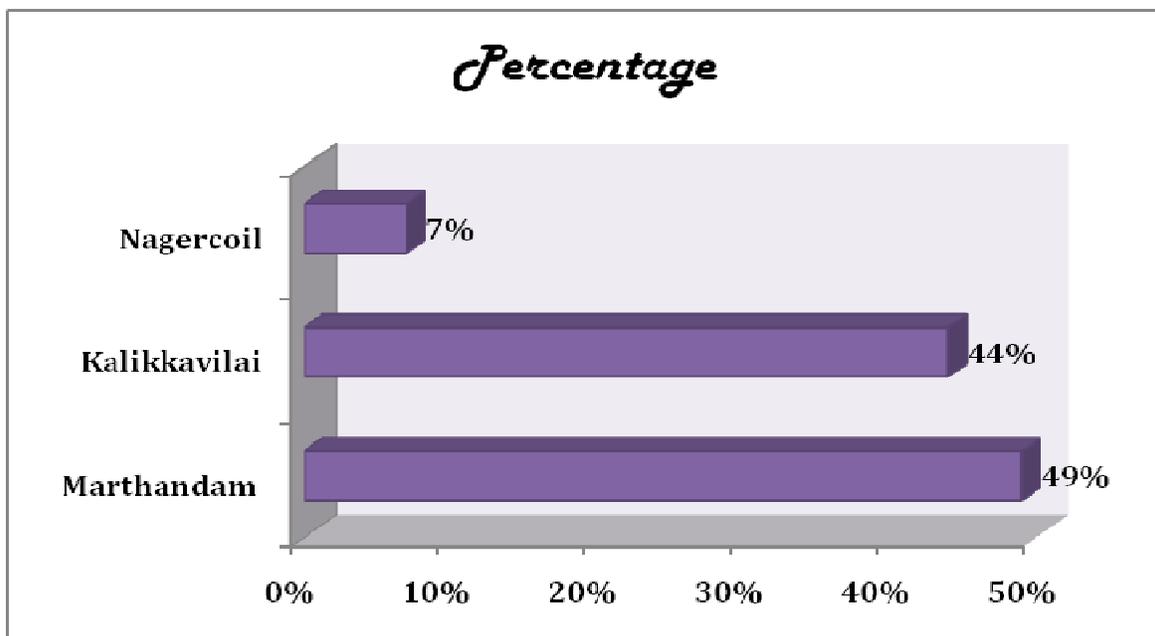
Date	Venue/Place		Number of Participants	Resource Person
October 10, 2013	MIDS	Seminar Hall,	112	Dr.Prema,
	Kazhuvanthittai			
October 11, 2013	Community Hall, Nadikkavu		106	Dr.Noble



Resource persons explained in detail about different aspects of goat rearing like why goat rearing, stall fed method, shed construction, breed selection, feed management, kids rearing, disease management, other routine care, marketing strategies and risk factors. They conducted the sessions in an interactive method. Time was allotted to the participants to clarify their doubts during the training.

Financial assistance of Rs.15,000/-each to 218 beneficiaries was distributed on November 27,2013 in a meeting held at MIDS Seminar Hall, Kazhuvanthittai. Most Rev.Vincent Mar Paulos, Bishop of Marthandam handed over the assistance to these beneficiaries. He requested the beneficiaries to make use of the support to start goat rearing and take proper care of the goats they purchase with this support. This financial assistance served as an initial capital for the rural families in venturing into goat rearing activity.

Region	Number of Beneficiaries	Total Amount Disbursed	Percentage
Marthandam	107	Rs. 16,05,000.00	49%
Kalikkavilai	95	Rs. 14,25,000.00	44%
Nagercoil	16	Rs. 2,40,000.00	7%
Total	218	Rs.32,70,000.00	100



MIDS community organizers are personally monitoring the beneficiaries. They ensured that all the beneficiaries utilized the amount to purchase goat and they are doing well in the activity. Necessary guidance/facilitation is given to each beneficiary by our staff members when they undertake field visits. It has been reported by our staff members that all the families are doing well in the of the to enable families in its subsequent good the repaying the



interested in goat rearing and the activity. As per the project beneficiary has to repay 50% financial assistance to MIDS MIDS to support other needy operational area in the years. We have received a response to this idea and all beneficiaries are regular in monthly installments to MIDS.

Livestock Rearing Project



Livestock keeping offers a promising opportunity to combat poverty in many developing countries, especially as the demand for animal products such as milk and meat continues to rise. In order to take advantage of emerging market demands and reduce their poverty, small farmers and rural women are to be motivated to involve more in livestock related activities. Income from livestock and their many products –

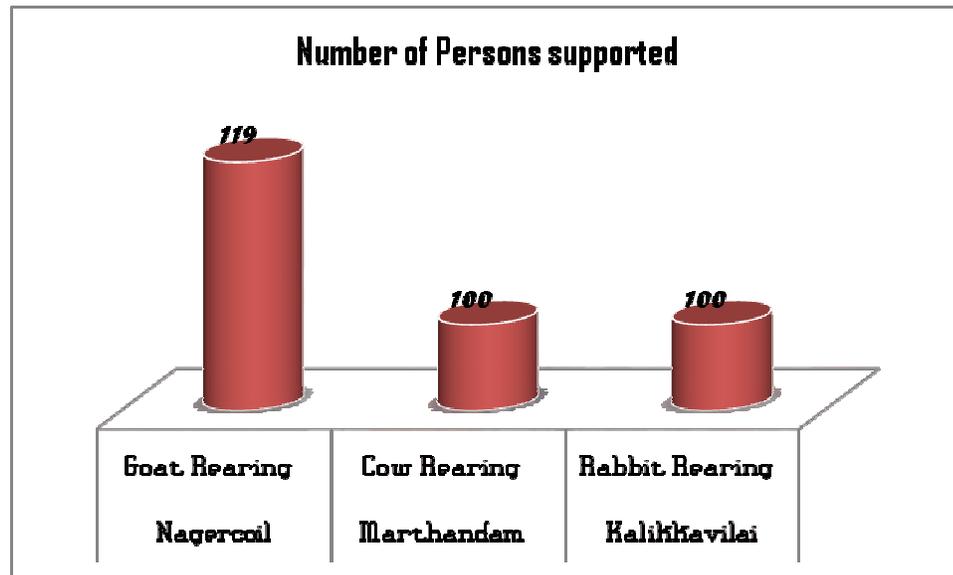
– milk, eggs, meat, – can allow poor families to put food on the table, improve their nutrition, send their children to school and purchase medicine for themselves and their animals. When women own livestock, their social status can be improved, empowering them to

participate in decision-making. MIDS is very well aware of the livestock rearing for rural development and its impacts on sustainable agriculture.

The livestock rearing project initiated by the organization with the active financial support of Manos Unidas, Spain is a conscious effort of the organization to increase the income base of the rural poor household by involving in livestock keeping. A latent objective of this initiative is to increase agricultural production, promote backyard vegetable cultivation and thereby contribute to the overall food security of the society. Considering the geographical speciality of our regions rabbit rearing beneficiaries were selected from Kaliakkavilai region, beneficiaries for cow rearing were selected from Marthandam region and goat rearing beneficiaries were selected from MIDS Nagercoil region. MIDS circulated a detailed project application form among its members and proper guidance is given to the Self-Help Groups to identify project beneficiaries as per the criteria set in the application. Intensive training in cow, goat and rabbit rearing was organized for the selected beneficiaries to equip them with appropriate knowledge and skills in livestock rearing, so that individual livestock units initiated by the rural poor are successfully managed. Financial support to start livestock rearing was distributed to the project beneficiaries by MIDS president, Most Rev.Vincent Mar Paulos in a function held at MIDS on March 28, 2014. MIDS ensured proper utilization of the project funds by the beneficiaries and they strictly follow the repayment guidance for reaching-out to more beneficiaries in the ensuing years.



Region	Activity	Number of Persons supported	Unit Cost	Total Amount
Nagercoil	Goat Rearing	119	Rs.10,000.00	Rs. 11,90,000.00
Marthandam	Cow Rearing	100	Rs.20,000.00	Rs. 20,00,000.00
Kalikkavilai	Rabbit Rearing	100	Rs.12,000.00	Rs. 12,00,000.00
Total		319		Rs.43,90,000.00



Micro-Credit Programme

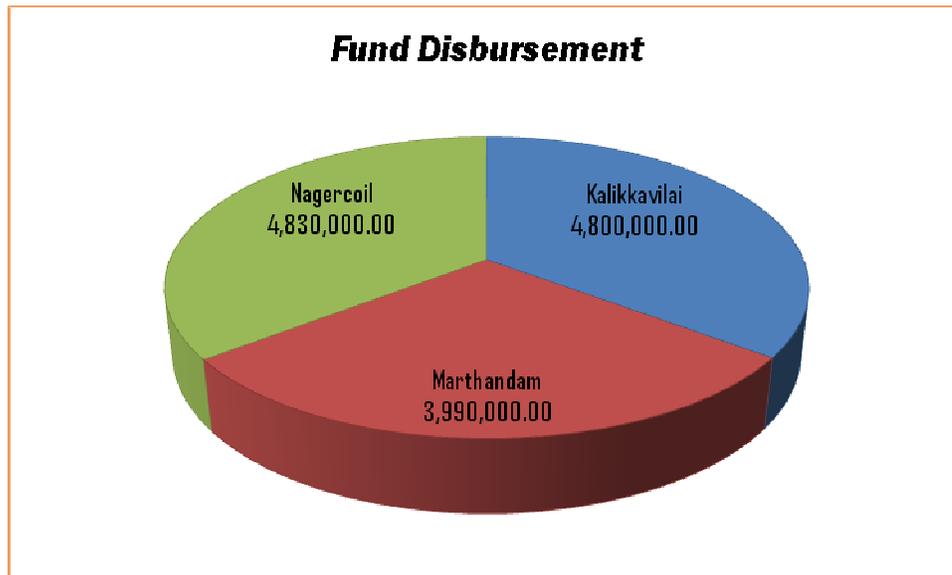


Micro-credit, or small loans provided to poor and low-income people, was intended as a favorable alternative to borrowing from often exploitative local moneylenders. Micro-credit programme has often been provided a platform for the people living in poverty to demonstrate their creditworthiness and to involve in production activities. As a market-based approach to fighting poverty, microfinance is focused on developing entrepreneurship and expanding self-employment. Women SHG members in MIDS operational area are keen to enter into micro-enterprises for which they expect quick credit delivery at affordable rate.

The credit provided by MIDS under its micro-credit programme has been found very effective in promoting rural enterprises. Region wise distribution of micro-credit loan distribution helped us to process the loan application form thoroughly and to analyze the impacts of the intervention with much ease. Further the flexibility of the activity for which the fund is disbursed to the beneficiaries made this programme very dear to the rural poor.

The participatory beneficiary selection process and transparent fund disbursement procedure ensures proper utilization of the funds at all levels.

Micro-Credit Fund Disbursement 2013-2014



Region	Beneficiaries	Amount	Percentage
Kalikkavilai	320	Rs. 48,00,000.00	35.24%
Marthandam	266	Rs. 39,90,000.00	29.30%
Nagercoil	322	Rs. 48,30,000.00	35.46%
Total	908	Rs.1,36,20,000.00	100%

It is a fact that the micro-credit beneficiaries are steadily moving out of poverty. Micro-credit loan is required to be paid back in monthly installments as per agreement. The borrowers pay the installment from generated income, leaving the original capital intact. Their capital base usually increases in large amounts as they go for



subsequent loans that enable them to go for medium and long-term investments. MIDS is in the process of effecting some structural changes in its micro-credit programme to allow flexibility to the Self-Help Groups in deciding the loan amount.

Kolping

Kolping activities helped the members to grow socially and spiritually. Kolping interventions are done based on the four guiding principles of Adolf Kolping, which has given thrust to the integrated development of the poor. New Kolping families were formed in new parish/centers to offer the Kolping service to the marginalized families living in these areas.



Profile of Kolping Marthandam Region

Number of Kolping Families	80
Total Kolping Members	1479
Total Female Members	1234
Total Savings of the Kolping Members	Rs.2,07,15,490.00
Total IGP support	Rs. 26,89,500.00

Periodic meetings of the Kolping Diocesan Board were convened to provide proper guidance and leadership to the Kolping regional activities. Appropriate facilitation has been given to the Kolping families to manage their group meetings and resources systematically for the benefit of its members. Monitoring team members undertook extensive travel to the families of the Kolping members to animate them on matters which are crucial for their

development. Monthly meetings of the Kolping leaders at the cluster level provided a platform for us to enlighten them on different subjects and enhance their capacities. During the year more attention has been given to organize trainings in leadership, problem analysis, government schemes, enterprise promotion, skills training, legal awareness and organic agriculture promotion with a view to stimulating the target group people for constructive actions for their growth.



Financial assistance was provided to the Kolping members to start income generation activities for their economic betterment. Interest free loan scholarship helped 40 rural students to pursue their job oriented courses. Eight marginalized families constructed their own small but beautiful houses with Kolping support, which improved their standard in the society. Two hundred birth anniversary celebration of Blessed Adolf Kolping was

organized at Pilankalai with different programmes on October 27, 2013. An exhibition cum sale of IGP products of Kolping members were arranged on that day. Fr. Joseph conducted a session on Kolping life history and the relevance of Kolping principles today.

Unorganized Workers Organization

Organized sector regular workers have relatively more job security, leave and medical benefits, retirement benefits and of course reasonable wages. Workers in the unorganized sector are obviously deprived not only of these, but work much longer hours for much lower wages, lose their jobs easily or get work intermittently. In the recent past government have initiated a number of welfare schemes for the benefit of the unorganized workers. But the real beneficiary is not able to avail such schemes or join the social security measures of the labour welfare department due to lack of motivation and interest. The activities of Kanyakumari district MIDS construction and non-construction sectors all

workers development society functioning under MIDS guidance was found useful to link the unorganized sector workers with government welfare schemes. MIDS staff are providing necessary facilitation to the members who are enrolled in the trade union to avail government welfare schemes. MIDS propose to organize trade-wise skill enhancement trainings for its trade union members to make them more effective in their work situations.

Kanyakumari Community College



Skills development is a primary means of enabling young people to make a smooth transition to employment. Kanyakumari Community College is doing an enormous contribution in integrating the young women and men in the labour market, imparting relevant and quality skills training, labour market information, career guidance, incorporating entrepreneurship with training

and effective skills forecasting. KCC believes that improved basic education and core job skills are particularly important to enable youth to engage in lifelong learning as well as successful in work. The three diploma courses offered at Kanyakumari Community College are found very much relevant to the present context. The practical oriented training we impart at KCC has helped the youth to be professional in their employment situations. Together with skills obtaining youth have given chance to graduate in Commerce under correspondence course, which increased their employment prospective.



Conclusion

Participation from the human development perspective is both a means and an end. Human development stresses the need to invest in human capabilities and then ensure that those capabilities are used for the benefit of all. Greater participation has an important part to play there. It helps to maximize the use of human capabilities and is thus a means of increasing levels of social and economic development. Self-Help Groups are found as an effective tool in ensuring participation of the rural poor in their development. We need to do more in enhancing the capabilities of our Community Based Organizations on matters of collective pondering and action. SHGs have to reflect in a different manner to develop novel programmes for the socio-economic development of its members. Networking among Self-Help Groups and with different development players have to be strengthened in the ensuing years for achieving better impacts of the people's movement in MIDS operational area.

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