

MIDS

(Marthandam Integrated Development Society)

Annual Report
2017-2018

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Message from President



It gives me immense pleasure to know that MIDS is publishing its annual report for the year 2017-18. This report will highlight the achievements of the organization during the last one year and its impact among the target group people.

Economic prosperity, if it does not ensure justice to all, will not lead to long-lasting peace, well-being and development to the society. Life of the Poor and marginalized has become more tough during the past one decade because of globalization and market economy in our country. Vast majority of the poor are not experiencing the benefit of globalization and economic advancement and are struggling to cope-up with their life realities. Poor and marginalized should be provided with openings for their development to build up a more just society.

MIDS has been successful in executing different programmes for the benefit of the neglected and bring them to the mainstream of the society. It has been quite successful in developing and implementing programmes which instilled confidence among the target group people and stimulated them to enter into economic activities. I am pleased to know that MIDS had initiated new programmes for the widows and marginal farmers. My sincere congratulation to the Director and all others who are contributing in some way or the other in the work of justice and service.

May God bless us all!

+ *Vincent Mar Paulos*

✠ Vincent Mar Paulos
Bishop of Marthandam

Director Converse

The depressive nature of the social order is not providing a level playing ground for the marginalized to come-up in life. Social backwardness together with Economic backwardness hamper the genuine progress of the rural households. There is a need to create full, decent productive employment opportunities for these families, which will help them to fetch a decent income from it and improve their status in the society.

Self-Help Group Promotion activities and other tailor-made programmes of MIDS were focused to improve the present condition of the target group people. All these programmes instilled confidence among the target group and viewed life in a different perspective. The stress given for individual initiatives in income earning activities has contributed to the over improvement of the family income in these families. New initiatives in the field of life-style diseases, formation of Marian Widow Movement, Sustainable agriculture and MIDS Members Welfare Scheme (MMWS) will improve the quality of life the people under our care.

MIDS remembers with gratitude different stake-holders who have been supportive in our efforts to provide a better living space for the neglected in our area. His Excellency Most Rev.Vincent Mar Paulos, Bishop of Marthandam shown a keen interest in MIDS' activities and provided necessary guidance in our work for the poor. I take this opportunity to thank Rev.Fr.Peter Benedict Rajan, my predecessor for ably guiding this organization for the past five years. I thank priests and religious sisters working in the Diocese of Marthandam for their support and encouragement. The trust shown by the funding agencies in our work and their liberal financial assistance helped us to be successful in our field level intervention. Staff of the organization shown much interest in the development of the poor and was ready to adapt to emerging situations.

A handwritten signature in blue ink, which appears to read 'Fr. John Kumar, K'.

Fr. John Kumar, K,
Director, MIDS



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Self-Help Groups

Sustainable Development embodies economic development based on social development and ecological development involving gender dimension for equitable growth and development of economy. The establishment of a self-reliant society implies progressive curtailment of dependence on government. There is therefore a definite need for genuine voluntary effort in rural development. A major rethinking on the existing strategies of rural development in general and women empowerment, in particular, led to the realisation that a new approach is needed to **'help the women to help themselves'**. Such an approach, particularly known as promotion of Self-Help Group (SHG) formation, was stated with the objective of meeting the micro-credit needs of the poor women.

MIDS sustained its efforts in SHG formation and strengthening in its operational area to promote resourcefulness among the marginalized women and to provide them an effective forum for their collective action. Substantial amount is mobilized as savings and the same is revolved among its members to meet their sporadic credit needs. Efforts have been taken this year to streamline the functioning of our Self-Help Groups and to ensure transparency in their fund management, which are vital for its sustainability.

SHG Profile

Regions	Cluster	Number of SHGs
Marthandam	Marthandam	52
	Panachamoodu	20
	Attoor	38
	Unnamalakadai	38
	Kuzhithurai	21
	Chellamkonam	15
	Total	184
Kaliakkavilai	Kirathoor	34
	Nadaikkavu	23
	Palavilai	27
	Sooriacode	38
	Chinnathurai	31
	Mecode	11
	Total	164
Nagercoil	Nagercoil - I	26
	Nagercoil - II	16
	Agastheswaram	28
	Mantharamputhoor	9
	Boothapandi	14
	Total	93
Grand Total		441





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MIDS SHGs have been able to mobilize small savings on a monthly basis from its members who were not expected to have any savings. Forced savings in the SHGs helped the poorest of the poor to set aside a fixed amount as monthly savings in their group. The savings thus mobilized at the SHG level help them to avail funds to meet their unforeseen expenses, without approaching the moneylenders and other people. Below given is the saving details of MIDS Self-Help Groups.



Regions	Number of SHGs	Total Savings (₹)	Percentage
Marthandam	184	7,53,21,121	44%
Kaliakkavilai	164	6,43,23,107	38%
Nagercoil	93	3,13,17,260	18%
TOTAL	441	17,09,61,488	100%

Total Savings (₹.)

Nagercoil,
31,317,260

Marthandam,
75,321,121

Kaliakkavilai,
64,323,107



The SHGs, by providing access to financial services and informing the women members about the various welfare programmes especially targeted to women and children, truly empower women by making them partners in bringing about the needed social and economic transformation. The efforts of SHGs are thus, to a very great extent, contributing to address the gender issues of economic development of the local area. A number of women headed economic activities have come-up in MIDS operational area and successful women entrepreneurs are emerged in our target area. Credit details of MIDS Self-Help Groups are given below.



Regions	Group Loan (₹)	MIDS Loan (₹)	Bank Linkages (₹)	Total (₹)
Marthandam	19,94,69,627	1,85,39,801	5,79,47,171	27,59,56,599
Kaliakkavilai	15,24,55,097	1,96,38,995	4,81,98,461	22,02,92,553
Nagercoil	6,97,42,541	1,10,83,511	2,34,59,364	10,42,85,416
TOTAL	42,16,67,265	4,92,62,307	12,96,04,996	60,05,34,568





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MIDS is orienting its Self-Help Groups to involve in social and community issues of their local area by providing effective leadership to the local community. SHG leaders are motivated to network with government departments and other organizations to avail schemes/programmes for the benefit of its group members. MIDS Self-Help Groups contributed to the emergence of local leaders whose service will be an asset to the community in the impending years in their empowerment efforts.

Family Development Programme

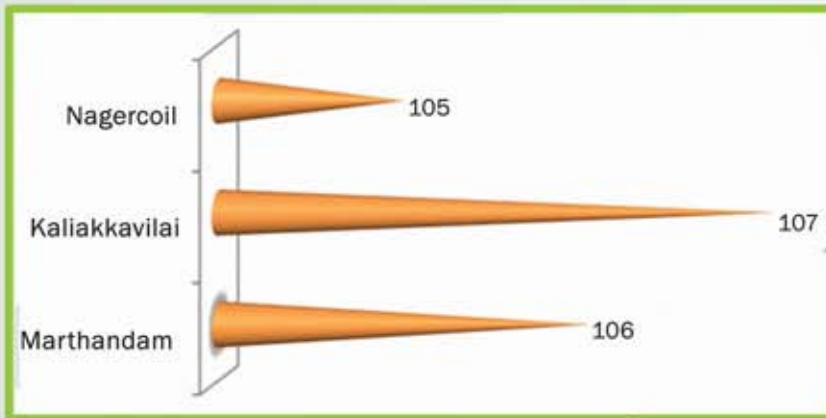
A number of rural families in MIDS operational area are living in abject poverty, are looking for chance to come-out of their desperate situation and lead a dignified life in the society. Though these marginalized families are ready to take initiatives for their development they need external resource support. Family Development Programme supported by Save A Family Plan was found very effective in assisting families who are struggling to come-up in life. Special emphasis has given in the beneficiary selection to ensure women headed families and the poorest of the poor families are selected to receive assistance under this programme. Further the participatory selection process by involving all the stake-holders ensure transparency in the beneficiary selection.



Beneficiary Profile

Region	Number of Families
Marthandam	106
Kaliakkavilai	107
Nagercoil	105
TOTAL	318

Number of Families



Families Newly Enrolled during the year 24

Families Completed Sponsorship 76





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FDP (Family Development Programme) gives primary importance in equipping beneficiaries with self-confidence. Regular family visits by the animators and periodic meetings at different levels is helping the families to come out of their shell and to develop positive outlook towards life. The programme promotes individual initiative of the beneficiary and always encourage them to involve in economic activities to fetch regular income for their economic advancement. Beneficiary families are motivated to plan innovative income generation programmes, which are best suited to the family situation and local area. Animators provided effective facilitation to the families in developing viable income earning activities. Funds disbursed to the beneficiaries after assessing the feasibility of their IGP activity. Fund disbursement details is given below.



Fund Utilization by the Beneficiaries

Purpose	Beneficiaries	Amount (₹)
Tailoring	57	6,49,000
Goat Rearing	57	6,53,000
Cow Rearing	26	3,12,000
Banana Cultivation	24	2,67,000
Cloth Business	21	2,73,000
House Maintenance	13	2,58,000
Small Scale Business	12	1,52,000
Water Connection	6	65,000
Petty Shop	5	60,000
Fish Business	3	32,000
Vegitable Business	4	48,000
Bag Making	1	8,000
Land Purchase	2	25,000
Latrine Construction	3	45,000
Flower Business	2	32,000
Poultry Rearing	3	26,000
Edcation	3	30,000
Load Auto	1	10,000
Palm Leaf Box Making	1	10,000
Furniture work	1	10,000
Vegetable Cultivation	2	20,000
Beauty Parlour	1	15,000
Medical Expenses	2	25,000
Tamarind business	1	10,000
Total	251	30,35,000

Families are oriented towards social development through various need based trainings and meetings. MIDS believe that together with economic development, social advancement is a must for empowering the rural families. Regional meetings and cluster meetings played a vital role in widening the knowledge base of the FDP beneficiaries and to develop a positive frame of mind.





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Regional Meetings Details

Region	Date & Month	Venue	No.of Participants	Topic	Resource Person
Nagercoil	27.07.2017	MIDS Regional Office Nagercoil	113	End User Awareness Programme	Mr.John Cyril, SAFPI
Marthandam	28.07.2017	Seminar Hall, MIDS Office	95	End User Awareness Programme	Mr.John Cyril, SAFPI
Kaliakkavilai	28.07.2017	Seminar Hall, MIDS Office	106	End User Awareness Programme	Mr.John Cyril, SAFPI
Nagercoil	15.11.2017	MIDS Regional Office Nagercoil	103	Family Budgeting	Mr.Aloysius
Marthandam	16.11.2017	Seminar Hall, MIDS Office	108	Family Budgeting	Mr.Aloysius
Kaliakkavilai	17.11.2017	Seminar Hall, MIDS Office	97	Family Budgeting	Mr.Aloysius
Nagercoil	14.03.2018	MIDS Regional Office Nagercoil	104	Cancer Awareness Programme	Dr.Suresh
Kaliakkavilai	15.03.2018	Seminar Hall, MIDS Office	102	Cancer Awareness Programme	Dr.Suresh
Marthandam	16.03.2018	Seminar Hall, MIDS Office	96	Cancer Awareness Programme	Dr.Suresh

Family Facilitation Team (FFT) and Family Action Team (FAT) are providing valuable contribution in running the programme effectively in MIDS operational area. Guidance and facilitation provided by these two bodies ensured efficiency in project execution and to take corrective steps whenever it is needed. Personal

rapport of the field animators with the beneficiary families help them to be effective in their intervention and to influence the performance of the supported family. FDP programme has contributed to the socio-economic development of neglected families in MIDS operational area. This programme has help out a number of rural poor families to lead a dignified life in the society. Save A Family Plan is providing effective guidance and financial support to MIDS to run Family Development Programme (FDP) systematically in our diocesan area.



Thalirkal Ulagam (Children Sponsorship Programme)

Education is crucial to combating poverty and ensuring that children from marginalized families receive a good education is a sustainable and long term approach to building a better future. Better education means more opportunities, a new generation of leaders and the chance to break free from the cycle of poverty. Economically poor families are finding it hard to educate their children with their meagre income. Further less educated parents are not showing much interest in educating their children. Many children are forced to drop out of school early, as their parents are unable to afford ongoing school fees or they are required to work to supplement the family's income.





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Children Sponsorship Programme (Thalirkal Ulagam) initiated in the year 2002 in MIDS to provide an equal chance to the rural poor children to develop their inborn talents and to excel in their academic studies. This programme was found useful in supporting bright children from poor families to pursue their school studies and come-out with good academic results. Presently 534 children are getting assistance under this programme. Different organizations and individuals are associated with MIDS in providing sponsorship to the children. Energetic support of the generous benefactors and their keen interest in the development of their sponsored children is the stronghold of this programme. Given below are the agency wise details of the sponsored children.

Agency	No. of Beneficiaries	Percentage (%)
All for Life , Life for All, Australia	249	47
Kinder Und Familian Hilfe, Germany	176	33
Externato D' Penafirme, Portugal	76	14
Kindermissionswerk, Germany	19	3
Indian Benefactors	10	2
Forderverein Indienhilfe	04	1
Total	534	100

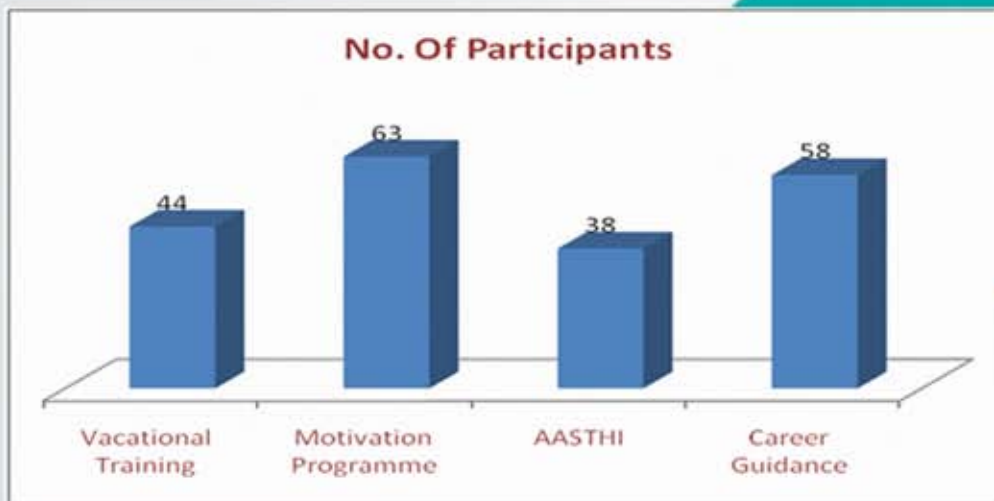


Monthly Special coaching programmes were organized for the sponsored children at MIDS office, Edaivilagam and MIDS Regional office, Peruvilai, Nagercoil to impart useful knowledge and skills to the sponsored children. Children are divided into group as per the age and age appropriate trainings in language & numerical

ability, general knowledge and personality development sessions are conducted in an interactive method which induce the interest of the participants. Social values like respect for elders, honesty, service mentality, dependability etc were imparted to the children so that they grow as socially responsible children. Opportunities are given to the children to develop their inborn talents like singing, dancing, public speaking and other literary abilities. Given below are the some important trainings imparted to the children during the year.



Programme	Participants	No. of Participants	Facilitated by
Vacational Training	Standard-VIII students	44	Jesus Youth
Motivation Programme	Standard-IX –XI students	63	Mr.Aloysius
AASTHI	Thalirkal Alumini	38	Mr.Xavier Raj
Career Guidance	Standard –X	58	Mr.Leo Bright Singh





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Festivals like Pongal, Children's day and Christmas are celebrated jointly by the children. Comradship among the children is further strengthened through the observance of these common festivities and help them to imbibe the good morals behind these celebrations. Further by actively involving in organizing such programmes, children gained considerable organizing & planning ability which will help them to be successful in life. Sponsorship amount provided to the sponsored families helped them to cover the education related expenses of the children. MIDS value very much the liberal financial assistance of the benefactors and gives special emphasis in building up a good relationship between the benefactor and the sponsor child through regular correspondence.

Trainings on useful subjects are imparted to the mothers of the children at MIDS when they came to with their children for the monthly special coaching programme. It helped them to use their time productively while waiting for their children. These mothers trainings are serve as an informal learning platform for the mothers to have better understanding about varied subjects which are of crucial importance in their life. We have noticed qualitative changes in the attitude and outlook of the mothers who are regular in attending the mothers training. Given below are the training details :-

Month & Date	Topic	Resource Person	Participants
July 8,2017	Role of mother in family	Fr.Dr.Jose	49
August 25,2017	Family Relations	Mrs.Arokia Hilda	89
September 9,2017	Preparation of Soap, Surf, and cleaning lotion	Mr.Julious Pandian	62
January 13,2018	Preparation of lunch carry bags	Mrs.Geetha	193
February 10,2018	Cancer awareness	Dr.Suresh	52
March 10,2018	Dental Health Care	Dr.Leema	90





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I am R. Sheha Mary First year B.Sc. Physics student in Nanjil Catholic College at Kaliakkavilai. I wish to share my experience as Thalirkal Ulagam student. From May 2008 to 2018 I was a beneficiary of MIDS, Thalirkal Ulagam Programme. Many changes has happen in my life after joining, Thalirkal Ulagam. The monthly special coaching classes conducted by MIDS were very useful for my studies. Spoken English, Grammar, Hindi, Mathematics, Tamil and General Knowledge classes helped me to sharpen my knowledge. The vacation camps arranged by MIDS during summer holidays was really enriching experience for me. These camps helped me to acquire leadership qualities, time management, personality development, good habits, prayer life, social medias and craft makings etc. Music and dance classes organized by MIDS helped me to learn skills in it.

Arts and Sports competitions organized by the organization helped me to exhibit my cultural talents and I got many prizes. MIDS gave many opportunities to improve my talents, I do hope that it will help me in my future life. MIDS motivated me to go higher and higher. The yearly picnic and common celebration of important festivals provided an opportunity for me to have fun with my fellow students. I value very much the personal care provided by MIDS director and staff in my development.

MIDS-Thalirkal Ulagam had a big impact in my life and my success. The sponsorship support was a great relief for my poor parents to meet my educational expenses. I joined Thalirkal Ulagam as a raw product and come-out as a very fine product. The organization has instilled a lot of confidence in me and I am very optimistic about my future. Thanks to MIDS and to my dear benefactor Herr Peter Bost, who was very generous to me.

Family Enrichment Programme

Eighty one marginalized families are receiving financial assistance under this programme for their economic empowerment. Families which are struggling to come-up in life are selected with help of Self-Help Groups as beneficiaries of this programme. Project coordinator sits with each beneficiary family to assess their strengths and weakness. Based on the analysis families are motivated to chart out economic activities to augment their family income. Funds are disbursed to beneficiaries who are submitted viable income earning activities. Effective guidance and monitoring is provided to the families in running their economic activity profitably.



Programme Profile

Region	Number of Families
Kaliakkavilai	51
Marthandam	23
Nagercoil	07
Total	81
Number of New families Enrolled	19
Number of Cancelled Families	12

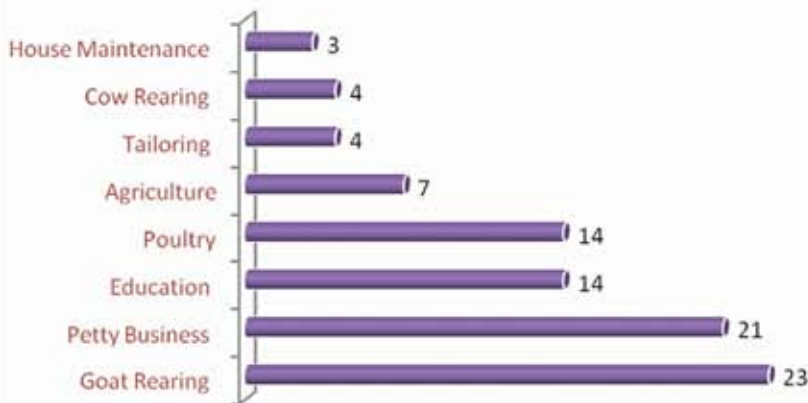




Fund Utilization

Purpose	Beneficiaries	Amount (₹)
Goat Rearing	23	3,95,000
Petty Business	21	2,59,500
Education	14	2,05,500
Poultry	14	1,59,000
Agriculture	07	1,01,000
Tailoring	04	61,000
Cow Rearing	04	54,500
House Maintenance	03	55,000

Beneficiaries



Need based trainings and facilitation are provided to beneficiary families for their integrated development. Women are encouraged to join Self-Help Groups and mobilize savings in Self-Help Groups which will ensure them easy access of funds for their future development needs. Family Enrichment Programme is found very effective in promoting resourcefulness among the neglected families in our area and come forward to take-up initiatives for the development of their families. Beneficiary families are now showing greater interest in the education of their children which is a welcome change we have noticed. MIDS and FEP beneficiaries are indebted to Ms. Ursula Graff for the generous funding assistance which helped to reach self-sufficiency.

Marian Widow Movement

Widowhood is among the most stressful of all life events and requires more psychological and behavioural adjustment than any other life transition. The attitude of the family members and society is not good towards the widows. The economic vacuum created by the sudden death of the partner put the widow in more agony. The problem of financial stringency gets more aggravated where the late husband leaves no savings or assets. Economic self-sufficiency is a must for the widow to run her family. She has to provide good education to her children, arrange marriage etc. But quite often they remain inside the house or engaged in some minor-economic activities for their economic wellbeing. Problems faced by the widowed women are unique and they need to have common platforms to share their grievances and derive energy from others success.

MIDS was successful in organizing the widows in its target area into cluster level Marian Widow Movement units for their incorporated development. Monthly meetings of the cluster level Marian units are found effective for widows to share their difficulties and learn from fellow women. MIDS staff provided effective facilitation during these meetings and instilled confidence among them through group dynamics and individual interaction. Given below are the details of Cluster level Marian Widow Movement details.



Region	Clusters	No.of widows
Kaliakkavilai	Chinnathurai	33
	Kirathoor	32
	Mecode	26
	Nadaikkavu	37
	Palavilai	43
	Sooriacode	20
Total Kaliakkavilai Region		191
Marthandam	Attoor	40
	Marthandam	23
	Panachamoodu	24
	Unnamalakadai	26
	Kuzhithurai	19
	Chellamkonam	15
Total Marthandam Region		147
Nagercoil	Agestheeswaram	27
	Boothapandi	51
	Mantharamputhoo	15
	Nagercoil-I	22
	Nagercoil-II	08
Total Nagercoil Region		123
Grand Total		461



From January 2018 onwards MIDS is implementing project "Socio-Economic Programmes to Empower Deprived Widows in the Diocese of Marthandam" supported by Manos Unidas. This project is the outcome of the participatory planning we had conducted with the widows. Activities like strengthening of Marian Widow units, Awareness & Confidence building programmes for widows and business orientation training in different IGP trades are being carried out. These trainings are focused to instil confidence among the beneficiary group and motivate them to venture in to economic activities for their economic self-sufficiency.

Sanjivini-Health and Wellbeing Programme

Sanjivini-Health and Wellbeing Programme is a new initiative of MIDS to equip the general public with appropriate understanding about life-style diseases and improve the overall health of the people. As a pilot project this programme is implemented in Munchirai Community Development Block of Kanyakumari-District.

Sanjivini programme was officially launched on November 11, 2017 at Amala Auditorium, Nithiravilai. Most Rev.Vincent Mar Paulos, Bishop of Marthandam presided over the inaugural function and Fr.Arokiasami, Assistant Director, Tamilnadu Social Service Society (TASOSS) inaugurated the project. Mr.Rajesh Kumar, M.L.A, Killiyoor constituency was the guest of honour. Officials from different government departments and well over 1000 general public attended the launching programme.

Hundred committed villagers who are ready to spent their free time for the society were identified and trained as volunteers under this programme. Service of the volunteers were used in identifying cancer patients, organize village level awareness programmes, assist cancer/kidney patients to get specialized treatment from established medical institutions.

Ten (10) area-wise cancer awareness programmes were organized for the benefit of the general public by which





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611 people benefitted. Dr.Suresh, Dr.Mini, Sr.Dr.Gloria were the resource team for conducting the cancer awareness programmes. In order to orient the younger generation about the effects of life-style diseases and bad effects of junk food 20 school health awareness programmes organized and 2820 school students benefitted from it.

Important days like World Diabetic Day, World Soil day, World Cancer day and World Water day were observed with varied programmes. Observance of these days with the active participation of the general public has helped us to ensure public involvement in our efforts to fight against life-style diseases. IEC materials were developed, printed and circulated among the target group people to generate a critical understanding about life-style diseases and to stimulate them for positive actions. Given below are the IEC (Information Education and Communication) material we have prepared and circulated in the target area.

IEC Topic	Number of copies
Cancer Awareness Guide	5,000
2018 Calendar with health tips	1,200
Cancer Self-Assessment Guide	1,500
Multi-colour posters and stickers about Cancer awareness	1,000
Awareness Guide on Life-Style diseases	1,000
Awareness Guide on Environment and organic farming	1,000

MIDS was quite successful in mobilizing substantial amount from the local area for its cancer care programme. Rs.2,69,037 has been raised from its Self-Help Groups in December 2017 and Rs.48,707/- has been collected from the general public on the World Cancer Day public collection, the organization had organized in 7 places in the Munchirai block-the target area of the programme. The fund thus mobilized is set aside to assist needy cancer patients and the scheme is christened as MIDS JEEVAN. Financial assistance under this scheme has already released to 6 beneficiaries. A separate team is constituted at MIDS to administer this fund and to explore ways to mobilize more funds from the local area for the programme. Sanjivini programme has been found very effective in creating health consciousness among the target group people, develop good relationship with health care institutions and the greatest achievement of the programme is the availability of a team of committed volunteers.



Organic Agriculture Promotion

Continuous use of chemicals to obtain high yields had its adverse impacts on both the natural environment as well as the economy of the farmer in the medium term. The shift from Low External Input and Sustainable Agriculture to High External Input Agriculture was proved to be neither sustainable nor high income yielding in the longer term. High external input oriented agriculture has become a burden for the small and medium farmers. Further excessive use of chemical fertilizers and pesticides in agriculture has deteriorated the quality of the soil and disappearance of micro-organisms from the soil which are vital for soil productivity. It is in this context that attention was focused on the need for shifting to organic farming.

Organic farming is a form of agriculture, which avoids the use of synthetic inputs such as synthetic fertilizers, pesticides, herbicides, and genetically modified organisms, plant growth regulators and livestock feed additives. Organic farming, organic pest control involves techniques like encouraging predatory beneficial insects and microorganisms, careful crop selection and crop rotation. MIDS from its inception has given thrust in organic farming. The organization was the pioneer in promoting vermicomposting in the district by setting up model vermicompost units and assisting farmers to set-up vermicompost units.



MIDS scale-up its involvement in promoting sustainable agriculture in its operational area. Small and medium farmers were motivated to shift to organic farming by changing their mindset through different trainings. Steps has been taken to form farmers clubs of progressive farmers in its operational area to deviate the farmers from chemical farming to sustainable organic farming. Practical oriented training in bio-fertilizer and bio-pesticide preparation was imparted to farmers area-wise. Farmers were taught to produce effective pesticides from locally available materials, which can be used as fertilizer as well as growth promoters. Farmers were trained in preparing Fish Amino Acid (FAA), Panchagavya, Jeevamrit, EM solutions etc. These trainings has contributed increased availability of bio-fertilizers and pesticides in the local area. Promotion of family vermicompost units, backyard poultry farming, Goat rearing, beekeeping & honey production, backyard kitchen garden promotion are activities planned for the coming year to popularise sustainable farming in the target area.



Ockhi-Cyclone Relief Activities

Ockhi-Cyclone, that struck the Kanyakumari District on November 30, 2017, killed 98 people, uprooted many trees, damaged many houses, did extensive damages to vital installations like electricity and transport. Heavy downpour that followed the Ockhi-Cyclone caused immense damage to the people



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living in the low-laying areas. Acres of agriculture cultivation, mainly rubber, banana, tapioca were destroyed in the cyclone. Kani tribal families living in the interior villages of the district were affected very badly in the Ockhi-Cyclone. MIDS staff members, volunteers and its SHG members plunge into action to rescue people who are affected by the natural calamity and to provide relief to the victims.

Families who have lost their houses in the cyclone were provided with good quality tarpaulin sheets to construct temporary sheds for them. Temporary sheds constructed with external financial assistance helped them to stay comfortably and re-start their agriculture & other routine activities. Food materials distributed to the affected families helped them to tide over the difficult situation. School going children who have lost their study materials in the cyclone and rain were supported with study materials to pursue their school studies. Given below are the activities carried out with generous find of our funding partners.

Agency	House Maintenance	Temporary sheds	Food Materials	Study Materials	Livelihood assistance
Manos Unidas	48	335	356	434	00
Ouvere D' Orient	57	00	90	90	00
St.Castricum Helpt Muttathara	05	00	08	00	05
Caritas India	10	168	60	00	35
Kolping India	19	00	00	00	50
All for Life-Life for All	00	00	00	00	11
TOTAL	139	503	514	524	101

Relief materials were purchased in bulk from the wholesale shops and transported to MIDS and re-packed it in smaller packets as per the materials allotted to each beneficiary. Tarpaulin sheets, food materials and study materials were transported to the target villages under the supervision of MIDS staff team and volunteers. Fr.S.Varghese, Vicar General, Diocese of Marthandam, MIDS Director, MIDS Regional directors were involved in the relief material distribution. Relief assistance provided to the ockhi-cyclone affected families helped them to tide-over the difficult situation in their life and to return to their normal living. MIDS staff visited the target group people a few times after the distribution of the relief materials to ensure the effective utilization of the relief materials we have provided and assess their development needs.





Virutcham Revolving Fund Support

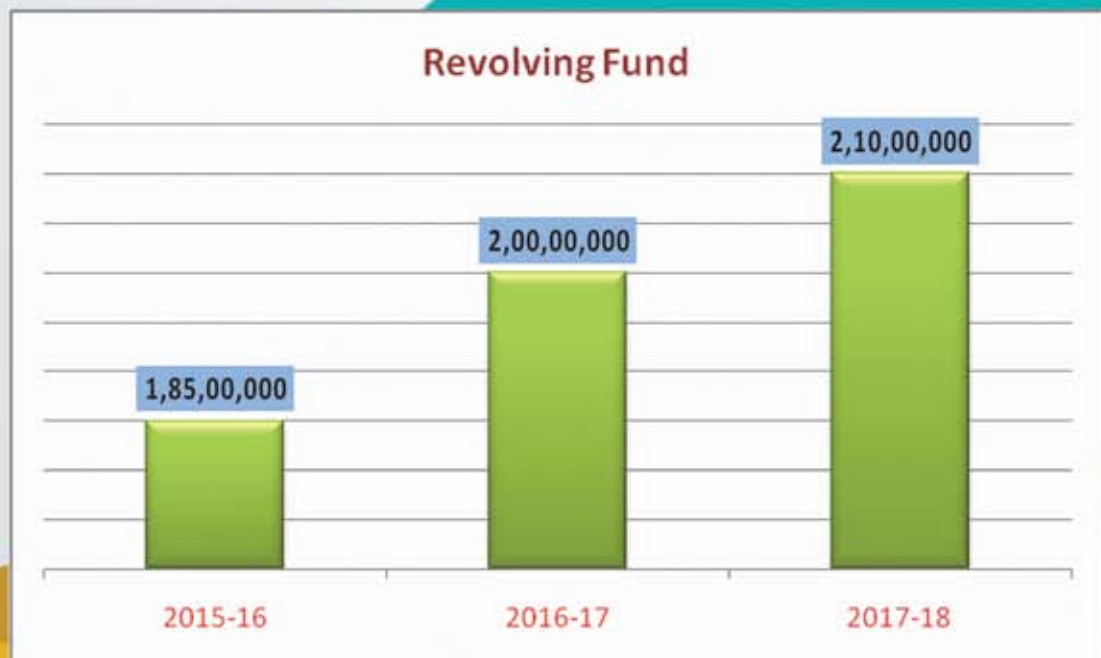
*I*n the recent past it has been proved that loans granted to the poor and low-income households for their microenterprises and small businesses enabled them to raise their income levels and improve their living standards. Despite substantial efforts and a vast network of rural banks, the rural poor still have very little access to formal finance, and informal lending remains strong. Self-Help Groups promoted by NGOs are providing credit to its members to meet their varied credit needs. But the demand for credit from the Self-Help Groups has increased because of the greater eagerness among the rural poor to involve in income earning activities to increase their family income. Access credit from formal financial institutions is out of the reach of the marginalized poor because of the formalities associated with loan sanctioning.

Credit provided to the Self-Help Group members under MIDS Virutcham –Revolving Fund Scheme has helped many rural poor families to avail credit to meet their sporadic needs. Revolving fund support is given to MIDS Self-Help Groups after assessing their functioning and previous track record in repaying such loans. SHGs are permitted to finalize the beneficiaries to avail the credit on behalf of them. Groups which are graded as good are permitted to avail this credit facility. Books and other records of the groups and authenticity of the beneficiary who are going to avail the loan will be assessed



by MIDS core team. Credit is provided for 2 years duration and groups have to repay the credit in Equated Monthly Instalments (EMIs) which is effectively managed at MIDS level to reach maximum beneficiaries. For ensuring transparency revolving fund assistance is transferred to SHGs bank accounts and groups are motivated to repay it through MIDS banks account. Given below is the details of revolving fund disbursements.

Region	2015-16			2016-17			2017-18		
	No. Of SHGs	Beneficiaries	Amount (₹)	No. Of SHGs	Beneficiaries	Amount (₹)	No. Of SHGs	Beneficiaries	Amount (₹)
Marthandam	72	300	72,00,000	86	360	86,00,000	59	245	59,00,000
Kaliakkavilai	63	261	63,00,000	75	303	75,00,000	95	390	95,00,000
Nagercoil	50	212	50,00,000	39	169	39,00,000	56	225	56,00,000
Total	185	773	1,85,00,000	200	832	2,00,00,000	210	860	2,10,00,000





LIC Programme

MIDS has successfully collaborated with Life Insurance Corporation of India in providing insurance coverage to its target group members who are not covered under any life insurance programme. Aam Admi Bima Yojana (AABY) and Jeevan Madhur policies are found much suited to the rural poor. Announcement of the gradual stopping of Aam Admi Bima Yojana was forced us to scale-down intervention on this sector. However MIDS continued its efforts in providing useful service to the policy holders who have enrolled in these policies. Given below are the details of our insurance programme.

Number of AABY Policies Serviced	1433
Total Premium paid for AABY policies	₹. 1,43,300/-
Scholarship Amount distributed for 912 persons	₹. 5,47,200/-
Death claim settled under AABY	10 nos.
Total Death Claim Amount	₹. 3,00,000/-
Number of Active Jeevan Madhur Policies	432
Total premium paid under Jeevan Madhur	₹. 8,28,678/-
Number of Maturity Policies settled under Jeevan Madhur	92
Maturity Amount	₹. 7,49,550/-
Number of Jeevan Madhur Polices closed Prematurely	138
Premature Amount settled	₹. 7,18,700/-
Death claim Under Jeevan Madhur	03
Death claim Amount under Jeevan Madhur	₹. 22,900/-

MIDS Members Welfare Scheme

Being a dynamic organization MIDS is always concerned about the wellbeing of its target group members. Majority of its Self-Help Group members are associated with the organization for the past one decade and it become imperative for the organization to show solidarity with its members. MMWS (MIDS Members Welfare Scheme) is initiated to provide death benefit to the legal heir of MIDS member with money to meet the death related expenses of the member. MIDS was forced to initiate this member's welfare programme as LIC of India has cut down the popular AABY policy by excluding many needy from the preview of the policy.

Proper guidelines and rules for the effective running of the programme was prepared with the active participation of all concerned. A core team is constituted at MIDS level to manage this programme and explore effective ways to administer the funds. Members have to pay yearly membership fee of Rs.100 and the same will be utilized to assist the families of the deceased. Seven thousand six members have enrolled in the programme and a total of Rs.7,00,600/- has been collected as membership fee. During January 2018 to March 31, 2018 3 death claims settled @ Rs.10,000/- each.





ICICI Linkage

Self-Help Groups have found very effective in mobilizing savings in the rural area and individual enterprises among the marginalized. Rural poor are coming forward to initiate micro-enterprises by deriving inspiration from their groups. Group resources are insufficient to cater to the credit needs of all its members. Group funds are given to members to meet their most pressing needs. In this context it is important MIDS to infuse more credit into the Self-Help Groups. Micro-enterprises initiated by SHG members are found effective in expanding the income base of the rural families and reduce instance of poverty.

ICICI bank direct linkage programme was found very useful for our Self-Help Groups to easily avail credit to support its members to fulfil their financial needs. Groups which has got proven track record in fund management are recommended for the ICICI bank linkage. Hassle free loan processing and prospect of getting repeat loan made ICICI linkage programme are the advantages of this linkage programme. Periodic meeting of the bank officials with MIDS core team has helped us to have close monitoring of the linkage programme and thrash out concerns.

**Number of SHGs
Availed ICICI Loan**

• 102

Total Amount

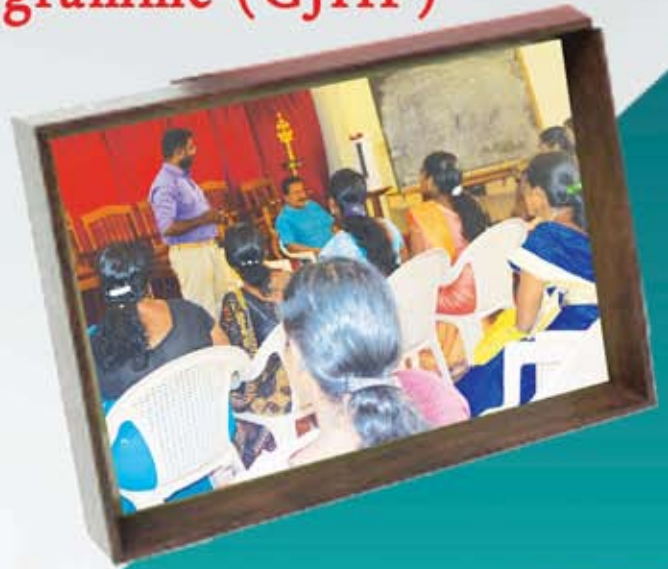
• Rs.5,14,23,700/-

Golden Jubilee Housing Programme (GJHP)

Housing for the poor is not just the space, but it provides them with the survival, transformative and empowerment support. It has community, socio-cultural, financial and environmental dimensions. Housing acts as a vehicle for poverty reduction, social empowerment, community interaction and access to health, educational and recreational facilities. Poor people that can barely afford food and clothing also have a difficult time to construct affordable housing. As a result, some live in unsafe and unsanitary conditions that are badly in need of repair.

Golden Jubilee Housing Programme supported by Save A Family Plan was found very effective for us to assist 50 families to construct new houses. Beneficiaries were selected on the basis of the well defined criteria which, given preference to women headed families, families with cancer patients and children below 14 years in the selection. A detailed housing plan and financial plan is prepared with the active participation of the beneficiary and efforts were taken to mobilize local funds.

Housing assistance of Rs.1 Lakhs disbursed to the beneficiaries in three instalments as per the progress of the work. Effective facilitation and guidance is provided to the families in house construction by MIDS staff



Mrs. Mary Chellathai, Karunya SHG, Boothapandi



Mrs. Pappini, Mariagiri

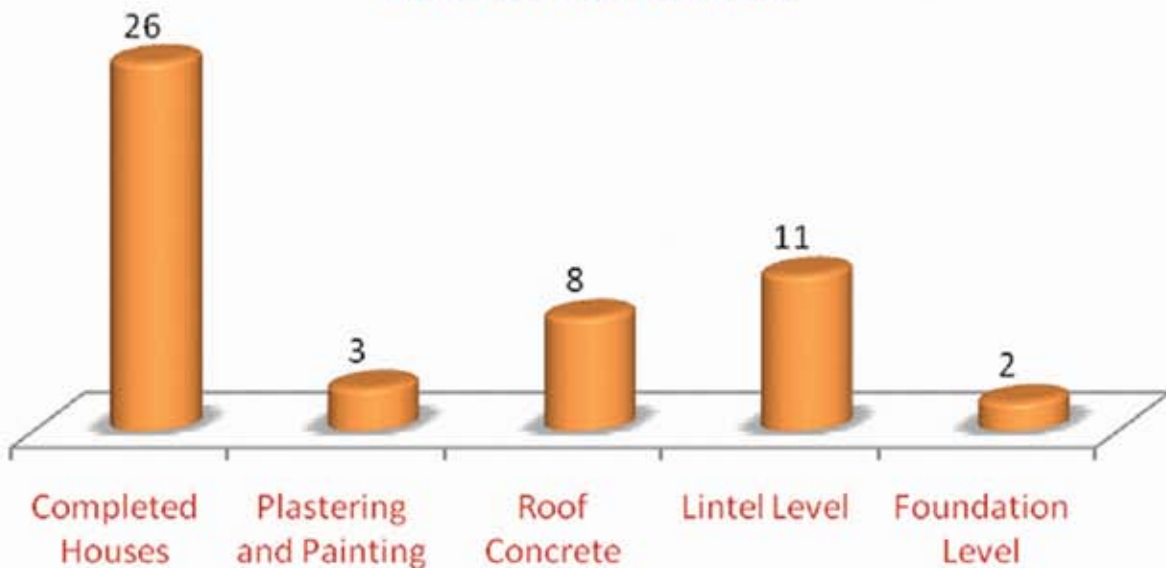


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members, parish priests and SHG leaders. Periodic visits by SAFPI personnel to MIDS and field to assess the progress of the construction work helped us to thrash out difficulties and effect necessary changes in the execution strategy. Given below are the present status of house construction.

Stages	No. of Houses	Percentage
Completed Houses	26	52
Plastering and Painting	03	06
Roof Concrete	08	16
Lintel Level	11	22
Foundation Level	02	04
TOTAL	50	100

Number of Houses



Golden Jubilee Housing improved the social status of Mrs. Antony Stella Mary...

Antony Stella Mary's family was struggling a lot without a liveable shelter. She was staying with her mother-in-law since her husband died. The house was given to husband's siblings by the mother-in-law. She did not get any consideration in the house after her husband's death and life was very difficult for her and two children. The house has no enough facilities too. Antony Stella Mary is working as a helper in the school where her children are studying. She has hearing impairment and could not hear conversations fully. A new house was a dream for the family.



Antony Stella Mary very well knows that the meagre income she earns is not at all enough to fulfill her dream. When life is trailing with agonies and future uncertainties, she happened to hear about the Golden Jubilee Housing Program of Save A Family Plan through her Self Help Group. Without further delay she had applied for the program and by god's grace she got selected after the verification visit. Really the selection was a ray of hope for her. She approached her relatives and other well wishers to mobilize money for the construction. When the sisters' and congregation and teachers and principal of the school joined in the effort, the construction of the house had started immediately. The stakeholders helped her commendably throughout the construction period.



She had faced many odds during the construction period including the water fetching from long distances. Antony Stella Mary and her relatives also engaged in the construction works as helpers for the mason. The house construction was started on January 2017 and completed the whole construction with the generous support of Save A Family Plan (₹.1,00,000/-), sisters congregation (₹. 2,00,000), school teachers (₹. 30,000) and with the contribution from well wishers and relatives (₹. 40,000/-) they made their dream.

The new home is a blessing to Antony Stella Mary and her children. Now they have their own identity. The children have ample space for study and play. The whole family has access to good sanitation and drinking water facilities. The new home brought them a sense of self confidence and self esteem.

RESTORE

“**R**ESTORING huts **R**estoring lives” is the motto of this programme designed to assist rural poor families to do the urgent maintenance of their houses to make it suitable place for human habitation. Families who are living in unfinished houses or huts are identified to receive assistance under this programme. Beneficiary family has to develop a maintenance plan which will be rectified by MIDS before releasing the funds. Given below are the details :-



Mrs. Mary Anitha, Velliyaodu

Agency	No. of Beneficiaries	Amount (₹)
Mission Partners, Morley, Australia	17	₹. 6,46,500.00
Extranato D' Penafirme, Portugal	02	₹. 83,700.00
Total	19	₹. 7,30,200.00



Mrs. M. G. Geetha, Sooriacode



Mrs. B. Latha, Therivilai



Mrs. G. Laila Kumari, Mavarathalai

Financial assistance given under this programme has helped 19 poor families to live in decent houses with their family members. The improved housing facility helped them to concentrate more in other development needs of the family. Renovated houses has improved the social status of the beneficiary families and helped them to lead a dignified life.



Higher Education Scholarships

Entry into college/higher education for students from poor backgrounds is an opportunity to change their economic status at a personal and family level. But this becomes difficult to achieve when their economic conditions impact on their ability to achieve academic success. Without appropriate and adequate financial funding students who come from financially challenged households from rural areas might never be able to





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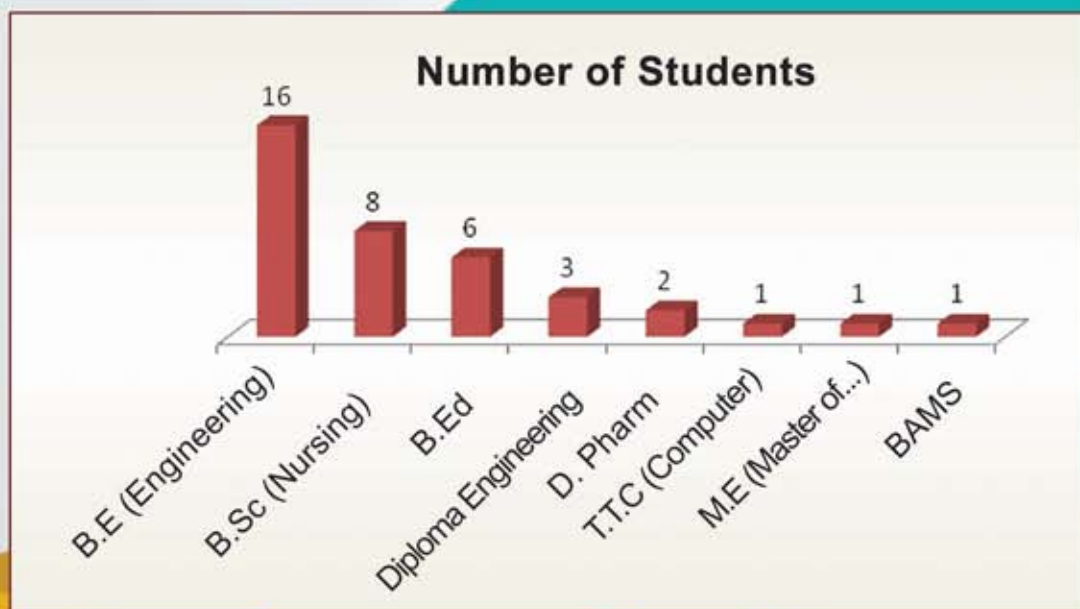
achieve academic success, change the negative cycle of poverty or contribute towards changing the unjust social order. The organization is well aware of the importance of higher education and the need for supporting the youth from marginalized families with finance to go for higher studies. Scholarship assistance is given to selected youth to pursue their higher studies that too job oriented courses. Given below are the details of scholarships disbursed this year :-



Scheme	Amount Per Student	Students Supported	Total Amount
Divine Mercy Higher Education Scholarship	₹. 25,000	23	₹. 5,75,000.00
Mandy Pickering – Pharmacy 777 Higher Education Scholarship	₹. 20,000	15	₹. 3,00,000.00
TOTAL		38	₹. 8,75,000.00

Scholarship assistance is given as an interest free loan and the mother of the beneficiary has to repay it in monthly instalments and funds collected back will be utilized to support students in the coming years to go for higher education. Table given below will give the details of course of studies of the scholarship recipients.

Course	Number of Students	Percentage
B.E (Engineering)	16	42
B.Sc (Nursing)	08	21
B.Ed	06	16
Diploma Engineering	03	7
D.Pharm	02	5
T.T.C (Computer)	01	3
M.E (Master of Engineering)	01	3
BAMS	01	3
TOTAL	38	100%



Small Business Support

Women, especially those in the low-income strata are keen to start small business activities like agriculture, livestock rearing, petty business etc to obtain income for their families. The attractiveness for the small business activity for rural woman is that they do not need any managerial capacity to manage these units. Mobilize necessary initial capital to start small business unit is the problem faced by rural women. We have been able to assist 48 economically deprived women to start small business during the year. Given below are the details.



Agency	Beneficiaries	Amount (₹.)
All for Life-Life for All	19	₹. 1,31,200.00
Billy Goat Fund (BGF)	06	₹. 34,500.00
Mandy Pickering	23	₹. 1,18,779.00
Total	48	₹. 2,84,479.00



Small enterprises initiated by the women have helped them to earn satisfactory income from it and gain confidence in managing micro-enterprises, which will help them to be successful entrepreneurs in future. Goat rearing, chicken rearing, tailoring units, petty shops are the common small business activities initiated by the beneficiaries.



Women's Day Celebration

The international Women's Day which is observed on March 8th is to celebrate the achievements of women in various fields like economic, political and social. Apart from celebration of their achievements the day is also used to express our respect, appreciation and love towards women. MIDS observed International Women's Day on March 17, 2018 at Christuraja Community Hall, Marthandam from 2 P.M to 4 .30 P.M. 786 women mostly from its self-help groups attended the programme. Most Rev.Vincent Mar Paulos, Bishop of Marthandam presided over the meeting. He stressed the need for more and more women involving in electoral politics and get elected as MLAs so that they could involve in preparing legislation for the welfare of the women.

Three women who did exceptional things in their life to change their destiny were honoured during the meeting by Bishop Most Rev.Vincent Mar Paulos. Mrs.S.Radha (Sooriacode) a handicapped woman who started her own tailoring shop and tea shop to earn income for her family by overcoming all her physical disabilities. Mrs.A.Padmavathy (Nagercoil) an ordinary village woman learned autorickshaw driving and shown courage to enter into autorickshaw driving, which is being dominated by men. Mrs.R.Jeena (Marthandam) a SriLankan refugee staying in a refugee colony at Marthandam engaged in cleaning the Marriage Hall for the past 25 years. She integrated well in the new country and does her work with devotion and commitment.





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Mrs.S.Rajakumari, Asst. Professor, Malankara Catholic College, Mariagiri and Mrs.Ajisha K.John, Assistant Commissioner of Sales Tax addressed the participants. Mrs.Parimala Selvi, B.Sc, B.Ed, Director Skill Development Centre, Nagercoil conducted a very good session about role of women in social development. Mrs.R.Sobana, TWF (Tamilnadu Women Federation) Coordinator welcomed guests and all the participants. TWF leaders Mrs.Indira Mebal and Mrs.Pushpam were present for the function.

Kolping

*K*olping Marthandam Region is working effectively for the integrated development of its members. Kolping Families are formed in new areas to expand its membership base and imparted need based trainings to its members to widen their outlook towards life. Self-Help is promoted among its members to build confidence and to lead a pure and ideal life. Savings and credit activities are promoted in the Kolping families to promote saving habits and easy accessibility of credit to meet their sporadic credit requirements. Effective facilitation is provided to the Kolping families to manage their group resources in a transparent manner. Annual internal auditing of group accounts are carried to streamline its fund-management.



Profile of Kolping Families

Number of Kolping Families	95
New Kolping Families formed this year	06
Total Members	1788
Kolping Federation	08

Need based trainings and activities were carried out as per the Regional Action Plan (RAP) to increase the knowledge base of its members and stimulate them to get involved in social actions for the greater benefit of the society in which they live.

Trainings	Place	Participants	Resource Person
Awareness Training on Contaminated water	Marthandam	27	Dr.Sherly
Sensitising Programme on Open defecation	Anbunager	20	Dr.Mini
Awareness Training on Solid Waste	Christuvilagam	33	Dr.Jain Raj
Awareness Training on Solid Waste	Gnadasapuram	27	Dr.Jain Raj
Non-conventional farming	Nadaikkavu	32	Dr.Raj Kumar
Small & Marginal Farmers Training	Nadaikkavu	20	Dr.Raj Kumar
Sensitising Programme on Domestic Violence	Pilankalai	57	Adv.Girija Kumari
Awareness Programme on Domestic Violence	Pilankalai	26	Adv.Yesudas
Gender Equity	Pilankalai	31	Adv.Yesudas
Identifying viable Micro-Enterprises	Kallikulam	18	Dr.Julious Pandian
Workshop on identified Micro-Enterprise	Kallikulam	18	Dr.Paramasivam
Leadership Training	Palavilai	18	M.Sajikumar





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Kolping Marthandam Region gives much thrust to the economic advancement of its members and promotes individual initiatives in setting up income earning activities. It believe that income earning activity is a must for the rural poor families to improve their income base and muster resources to meet the development needs of their families. Funds made available to the members under different schemes to start income earning activities. Given below are the details of fund disbursement during the year.

Scheme	Beneficiaries	Amount (₹)
Income Generation Programme	193	27,00,000.00
Milch Animal	30	5,50,000.00
Vocational Training Programme (VTP)	42	7,45,000.00
Sanitary Toilets	25	3,75,000.00
Collective IGP	01	2,00,000.00
Total	291	45,70,000.00



Kolping Day was observed on October 21, 2017 with varied programmes. This year thrust was given for life-style diseases and how to prevent it. A half-day session on healthy food habits was conducted by resource team from Sree Ramakrishna Naturopathy Medical College, Kulasekaram,

which was attended by 746 selected Kolping members. Members were given saplings of Graviola plant which has got therapeutic properties in the treatment of cancer. Msgr. S.Varghese, Vicar General, Diocese of Marthandam was the chief guest for the programme. Fr.John Michealraj, Director, Kolping Kuzhithurai region delivered a keynote address.



Kanyakumari Community College

Kanyakumari Community College (KCC) started in the year 1997 with the aim of creating equipping rural youth with appropriate skills to enable them to secure full employment or self-employment. In order to make the institution relevant to the present context its courses





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has been re-structured by incorporating Chartered Accountancy Course coaching from 2014-15 onwards. The study package is being conducted under a separate unit of Kanyakumari Community College and named as “Malankara School of Commerce”. The scheme consists of CA-Foundation and CA- Intermediate (Coaching Classes) together with B.Com, M.Com, M.B.A (DDE programme) and three regular Diploma programmes of Directorate of Vocational Education of M.S.University.

Our Integrated Scheme of Professional Studies

Professional Courses	UG & PG Courses	Diploma Programmes
CA <ul style="list-style-type: none">• Foundation• Intermediate	B.Com/M.Com./M.B.A	DCFA, DBOCA, DFTEID
CA <ul style="list-style-type: none">• Foundation• Executive• Final	OR B.Com/M.Com./M.B.A	DCFA, DBOCA, DFTEID
CMA <ul style="list-style-type: none">• Foundation• Executive• Final	OR B.Com/M.Com./M.B.A	DCFA, DBOCA, DFTEID



Personal attention is provided to the students in their studies which resulted in to good academic performance of the children. Efforts have been taken to impart soft skills and English speaking ability so that they will be successful in their career. Faculty at the institution are capable of training and equipping the younger generation with right aptitude and skills.

Conclusion

SHGs have been instrumental in women empowerment by enabling women to work together in collective agency. SHGs are an outcome of the neo-liberal paradigm of development, where the poor take charge of their lives and fashion new improved future through self-reliant and socially sustainable efforts. Self-Help Groups promoted by MIDS provided an effective platform for the rural women in MIDS operational area to involve in their socio-economic progression. MIDS needs to continue its efforts in empowering the local community by strengthening its people's organization (Self-Help Groups) and equip them to concentrate more in social development and environment protection. New programmes- Marian Widow Movement, Health & Wellbeing programme has been well accepted & appreciated by the target group people and MIDS would like to scale-up its interventions in these areas. MIDS has initiated programmes to form farmers clubs to promote sustainable agriculture. Organic agriculture can contribute to meaningful socio-economic and ecologically sustainable development. The organization was able to mobilize sizable amount from the local area for its development programmes, which we need to sustain in the coming years to address specific issues.

Sajan Joseph, M.S.W,
Project Officer



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