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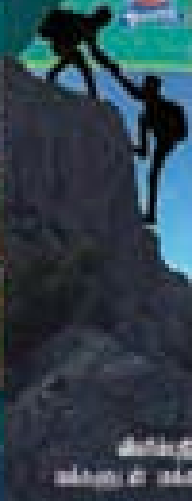


MIDS

Midwest Development Corporation Limited

Annual Report

2018-19



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Content

Message From President	1
Director's Message	2
Message from Joint Director	3
Peoples Organization – Self-Help Groups	4
SATFI Family Development Programme	5
Theatral Utthan	8
Family Enrichment Programme	12
Manan Widow Movement	13
Sarpanch – Health and Wellbeing Programme	16
Sustainable Agriculture Promotion	17
Vodhan Revolving Fund Support	18
ICICI Bank Linkage Programme	19
Golden Jubilee Housing Programme (GJHP)	20
RESTORE	21
ITC Programme	22
MISB Members Welfare Scheme	23
Higher Education Scholarship	24
Backyard Chicken Rearing Programme	25
Flood Relief Activities	27
Kroping Activities	29
Kangasuman Community College	31
Conclusion	32



Message from President



I am pleased to know that MIDS is bringing out an annual report activities during the year 2018-2019 for the benefit of all who are paying attention to the development interventions of the organization.

The Gospels insist that God's heart has a special place for the poor, so much so that God himself has "become poor" (2 Cor. 8, 9). Jesus recognized their suffering of the poor and had compassion for their loneliness and fear. He never looked away from their plight nor did he act as if it did not concern him. Always, our Lord stood with the poor – comforting them, alleviating their sorrows, healing their wounds and feeding their bodies and their souls. He challenged his friends as well to recognize the poor and not remain unmoved.

MIDS, Social Apostolate of the Diocese of Marthandam, is trying its level best to reach out the poor and neglected in our area. It serves as the helping arm of the diocese to assist the needy families and do whatever is possible to ensure a contented life for them. I appreciate the director, joint director and staff of MIDS for implementing diverse programmes for the marginalized and for their systematic approach to rural development.

May God bless us all !

+ *Vincent Mar Paulos*

✠ Vincent Mar Paulos
Bishop of Marthandam

Director's Message

Rural poor are desirous to change their life situation by involving in productive activities, which offer them economic betterment. They need effective facilitation and guidance to function as collectives, which gives them more confidence and power. MIDS has given priority in forming and strengthening the collective actions of the rural poor, may it be Self-Help Groups, Farmers Clubs or Marian widow movement the approach was the same.

All the interventions of MIDS were directed towards empowering the rural poor families in its target area. Diverse programmes were implemented during the last one year for their socio-economic development. Variable amount is disbursed as credit to its members to fulfil their credit needs and to venture into micro-enterprise activities. The organization was able to reach-out the flood affected people in Kerala with immediate relief materials, mobilized from the public. MIDS has been able to gain a good standing among its target group people and general public which is evident from the genuine support it has received from the society in executing different programmes.

I remember with gratitude our partners, both national and international for their understanding and consistent financial support. The management of the organization including its president Most Rev. Vincent Mar Paulin, Bishop of Marthandam has shown much interest in the activities of the organization and provided vital direction for achieving the objectives of the organization. Priests and sisters working in our diocese have been very encouraging in executing varied programmes of the organization. I recall the commitment of MIDS staff to the cause of the integrated development of the marginalized.



Fr. John Kumar K.
Director, MIDS

Message from Joint Director

Rural families needs guidance and facilitation to take over the lead situation in which they live. They face multi-faceted problems which hinder their normal progress. Economic backwardness together with social deprivation makes their life more unpleasant. Initiatives for their development has to be come from them and they need to take the lead for their growth.

MIIS is well aware of the abilities of the poor to face life situations boldly and was always there to enhance the capacities of the rural households. Self-Help Groups and Kalyani Families are serving as effective tool in organizing the rural poor and promoting mutualism among them. It is rewarding to notice rural poor families coming up in life with our facilitation and support. Trainings organized by MIIS provides chance to the rural poor to develop critical understanding of varied subjects which are imperative for their equitable development.

It was fulfilling for me to associate with MIIS for the past few months and it was an enriching learning experience for me learn the issues at the grassroots level. MIIS programmes and activities are found effective in touching the lives of the poor and making a difference in their life.



Pt. Arul Shyya
Joint Director, MIIS



Peoples Organisation

Self-Help Groups

Self-help groups are small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help voluntarily and joint responsibility. Self-help groups are formed voluntarily by the rural poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community. Sharing experiences enables them to give each other a unique quality of mutual support and to pool practical information and ways of coping.

Self-Help Groups promoted by MFIN are functioning methodically in our operational area. Substantial amount is mobilised as savings by the groups which helped the members to have easy access to credit when they need in the most. SHGs provides them a platform to save their previous savings to meet their future expenses. MFIN provides effective facilitation to the Self-Help Groups for their integrated growth. Below given is the financial profile of MFIN Self-Help Groups.

Region	SHGs	Savings (₹)	Loans (₹)
Marthandam	188	9,14,79,892	22,84,95,254
Kallakavilal	199	6,97,89,808	15,86,95,299
Nagercoil	81	3,56,64,651	7,87,21,385
TOTAL	468	19,69,34,351	46,79,11,938

Effective systems are created at the group level to ensure transparency of its fund management. Group members are effectively rotated among its members to meet their sporadic credit needs. Easy availability of credit from the SHGs has helped a number of rural women to become income earners for their families. Different need based trainings are imparted to the SHG members for to enhance their capacities on different subjects which are of vital importance for their rightful development. Rotation of group leadership and sharing of responsibilities among group members has assisted the rural women to gain confidence and come forward to take up social/community responsibilities.



World Women's Day was celebrated at MIDS with the active involvement of the SHG members on March 8, 2019. Ms. Anila Bose, Programme officer TANSOP, Trichy was the chief guest for the programme. Prof Rajakumari, Malankara Catholic College, Marangol did the keynote address highlighting the role of women in the society. Mrs. Grace Thomas Jay, director, Grace Institutions, Kallakudi also conducted a session on the importance of women entrepreneurship.

SAFP-Family Development Programme

Rural poor families, that too women headed families in our area are backward in all aspects of life. Irregular and scanty income is forbidding their economic advancement. Families with school going children are finding it hard to provide good education to their children, which is much important for their future progress. These marginalized families needs external financial support and guidance to come up in life. Family Development Programme (FDP) supported by Sarva A Family Plan was instrumental in assisting rural poor families for their socio-economic development. Meticulous selection process is followed in the beneficiary identification to ensure that most needy families are enrolled under FDP. Active involvement of Self-Help Groups, parish priest and village leaders has helped us to spot the most deprived families from our target area for this assistance.



Beneficiary Profile

Region	Number of Families
Northadam	86
Kallikkavilal	86
Nagercoil	88
Total	320

Year wise details of FDP families

Less than one Year	83
One Year to Two Years	32
Two Years to Three Years	129
Three Years to Four Years	48
Four Years to Five Years	87
Five Years above	34
Total	320

Animators undertake regular visits to the beneficiary families to facilitate them on matters of their development. Beneficiaries are made aware of their present context and need for taking up personal initiatives for their development. They are assisted to prepare yearly action plan for fund utilization and for the successful conduct of the income generation programmes they wish to start. The yearly planning thus prepared will become the blue print for action for the beneficiary for the year. Funds released to the beneficiaries based on the month of the income generation plan they submitted to MDS. Close monitoring of the income generation activities initiated by the beneficiary families are done MDS and proper guidance is given in and when needed to ensure success of the enterprises they have taken up. Given below are the details fund utilization by the FDP beneficiaries.

Purpose	Beneficiaries	Amount
Tailoring	63	7,32,000
Coat Binding	68	6,34,000
Potty business	66	4,86,000
Chalk Business	22	2,52,000
Agriculture	28	2,17,000
Chicken rearing	28	1,99,000
Cow rearing	13	1,41,000
Sanitary Toilet	89	98,000
Education	66	63,000
Bleeding	69	1,62,000
Land Purchase	84	1,88,000
Water connection	65	58,000
Medicine	82	28,000
Total	279	32,34,000



Income Generation Programmes initiated by the FDP families helped them to enhance their family income and to gain skills in managing micro-enterprises profitably. Success in the IGP activity they have initiated has inspired these families to expand their income generation activity or to venture into other IGP activities. MEIN believe that together with economic development social advancement also is of vital importance for the rural poor. Half-yearly cover meetings and quarterly regional meetings and its deliberations are found much beneficial for the target group families to broaden their understanding on different subjects and effect attitudinal changes among them. Family Facilitation (FF) and Family Action Team (FAT) are taking active interest in the development of the FDP families. Facilitation and guidance provided by these two bodies found helpful for successful conduct of the programme at our Division level. The close monitoring and guidance provided by Save A Family Plan, India made this programme unique and client centred.





*P*ets are not only for time passing but for earning valuable money for Ms. Stella Sathya. This all got happened in one day in her life. Stella Sathya was struggling to manage her family with the scanty income of her husband. Further her husband is a kidney patient and is not able to go for work regularly. She and her family was staying in the ancestral house with her in-laws. She was selected as SAPPY-FDP beneficiary in 2014 by seeing her economic backwardness by MDS.

She was quite regular in attending all the village meetings and regional meetings organized by MDS and it sharpened her mind about micro-entrepreneur and instilled confidence in her to venture into some small business activities. She availed Rs.10,000/- from FDP programme in 2016 and started tailoring activity, which helped her to earn a steady income from it. Since there was no other good talents in the vicinity she received good orders from the locality. When her life was about to flourish, the fated unexpected adversity in her life, her daughter (Anna Sathya) aged 7 diagnosed blood cancer and within one year time she died, which affected her badly. FDP animators and MDS staff members consoled her and motivated her to come out of her shell after the sad incident. With guidance of MDS she started pet selling in her house backyard by availing Rs.15,000/- from the FDP fund in 2017. She sells puppies, love birds, parrots etc which she find very profitable and gives a lot of satisfaction. Further it helped her to calm her mind after the sudden death of her living daughter. Success in her pet KGP activity persuaded her to start goat rearing and FDP financial support of 10,000/- served as the initial capital for the activity in the year 2018. Now she has got three diverse income earning activities which help her to earn an average Rs.7,000/- which a very good income for her family. She is planning to scale up her pet selling shop in the coming days because there are many takers for the pet. When asked about the secret behind her success in the KGP activity she said, "starting KGP activities has been one of the best choices I ever made in my life. In the process I have grown and learned many things. There is no short-cuts for success, only hard work."

Thalirkal Ulagam (Children Sponsorship Programme)

Education is crucial in combating poverty, and ensuring that poor children 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. Many children in our area 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. Thalirkal Ulagam / Children sponsorship programme is giving an opportunity to the rural poor children to complete their schooling. MDS has been able to touch the lives of many rural poor children through this programme with the liberal financial assistance of individuals and organisations who are concerned for the rights of the children. Given below are the details of the sponsored children.



	No. of Beneficiaries (Cash Donor)	No. of Beneficiaries (Gift Donor)
All for 500, 100 for 100, Donations	100	100
Student Fund Families (MILS, Germany)	176	176
Executive of Postoffice, Portugal	070	077
Madras Government, Germany	000	000
Postoffice (Salem) Year 4 & 5	000	001
Selfish Beneficiaries	000	000
Total	346	354

Special coaching classes were arranged for the sponsored children at MIDS office, Edathalgattam and MIDS regional office, Nagercoil on every month with a view to impart additional skills and knowledge to the children, which will help them to be successful in their life situations. Sessions were headed by efficient and experienced teachers by using participatory training methodologies. We have noticed remarkable changes in the attitude and outlook of our sponsored children to their academic studies and other co-curricular activities. Trainings and motivation programmes are arranged for the children according to their age group and academic studies. Given below are the trainings organized for the sponsored children during the reporting year.



Programme	Participants	No. of Participants	Facilitated by
Summer Training	Standard-VIII Students	67	Mr. Abeychinn
Motivation Programme	Standard IX - XI students	70	Mr. Abeychinn
AANTH	Thalirkal Alumni	44	MIDS Core team
Career Guidance	Standard -X and XI	100	Fr. Sebastian

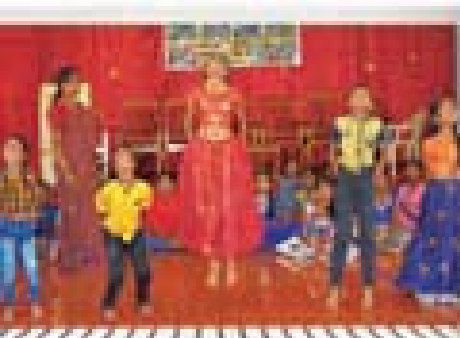
MIDS is closely monitoring the academic studies of the sponsored children. Parents are motivated to show interest in the studies of the children. Half-yearly and yearly progress report of the children are collected and analysed. Sponsored children are performing better in their school studies, which is evident from the good academic results of the sponsored children. Common festivals are celebrated jointly to promote companionship among the children and to provide them a chance to organize such events. Sponsorship Assistance provided to the parents of the sponsored children are found very much beneficial for them to cover the educational expenses of their children. Sponsors are given regular updates on their sponsored child, and they can also receive correspondence from the children themselves.



Trainings imparted to the mothers of the sponsored children has helped them to have better understanding about different subjects which are of vital importance for their growth. Trainings to the mothers are organized at MCHS when they come with their children for the monthly special coaching programme. These trainings has helped the rural poor women to acquire knowledge about diverse topics and to have positive outlook towards life. Given below are the trainings organized for the mothers.



Topic	Date	Participants	Resource Persons
Better Outlook towards life	April 21, 2018	96	Mrs. S. S. Venkita, M.A. M.
Beekeeping and Honey Production	June 14, 2018	67	Ms. Edelberg
Interpersonal Relationship	August 22, 2018	62	Ms. Arul Mani
How to Handle Adolescent Children	September 13, 2018	76	Ms. Aravindam
Importance of Family Prayer	January 17, 2019	74	Fr. Arul Moya
Constructive use of Social Media	February 09, 2019	92	Ms. Rajappan
Responsible Mother	March 22, 2019	81	Fr. Arulthas



Family Enrichment Programme



Family Enrichment Programme is found supportive to 81 resource poor families to improve their economic conditions. This sponsorship support is provided to the economically and socially backward families. Families are selected with the active involvement of our people's organizations. Need assessment of each beneficiary family is taken as soon as they enrolled in the programme and a detailed development plan for the family is prepared with the active participation of the family members. Hindrances/ Barriers blocking their rightful development will be identified and proper capacity building trainings are imparted to the families to take-up initiatives for their development. Given below are details of sponsored families.

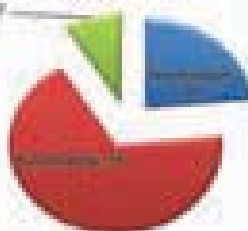
Funds disbursed to the beneficiaries mainly for income earning activities. Beneficiary has to submit workable plans/proposals to utilize the funds allocated to them. Based on the merit of the proposal funds are disbursed and MESTS ensure proper utilization of the fund by the client family. Proper guidance, monitoring and linkages are provided by us for the successful conduct of the micro-enterprises initiated by the beneficiary families. Family Enrichment Programme has found very much beneficial for the rural families to become self-reliant. Given below are the fund disbursement under this programme during the reporting period.

Region: Number of Families

Region	Number of Families
Marthandam	18
Kallikkavil	55
Nagercoil	07
Total	80

Number of Families

Nagercoil, T



Purpose	Beneficiaries	Amount (₹)
Cow Rearing	17	1,19,000
Chicken Rearing	13	84,000
Poultry Business	11	97,500
Education	09	61,000
Agriculture	07	49,000
Cow Rearing	04	30,000
Tailoring	02	16,000
Total	63	4,87,000

Marian Widow Movement

Widowhood is among the most stressful of all life events and requires more psychological and behavioral adjustment than any other life transition. Widows in our operational area are leading a struggled life. The social taboo attached to widowhood is forbidding them from involving in social/ productive activities. Economic backwardness and a hostile social order is making their life all the more difficult to live in. Marian Widow Movement started in the year 2017 to provide a common platform for the widows to come together and share their problems. Effective facilitation is given to the widows who are in need of emotional support to adjust with well with their life realities. Given below are the details of widows in our area.



Region	Number of Families
Marthandam	170
Kalkkavilal	210
Nagercoil	100
Total	480

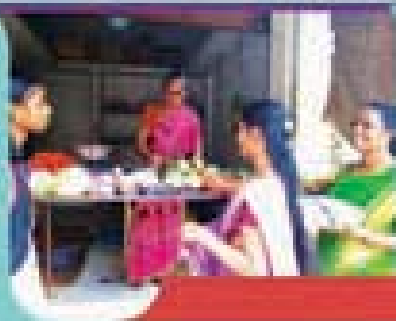
MHA has given much importance in strengthening the cluster level Marian Widow Movement units by holding regular meetings and trainings to its members and leaders. Maria Cristina supported project "Socio-Economic Programmes to Empower Deprived Widows in the Diocese of Marthandam has been instrumental in conducting different programmes for the regional widows in our area. Organized 12 awareness-confidence building programmes for the widows to motivate them to take up responsibilities for their development and involve in social/community functions. Skills training in different employable skills are imparted to the widows with a view to equip them appropriate skills in managing income generation activities profitably. These trainings has helped them to have better understanding about the income earning they wish to start with project financial aid. Given below are the details of the skills training organized during the reporting period.

Topic / Skills	Date	Number of Participants	Resource Person
Business Orientation Training in Tailoring	May 18-19, 2018	23	Mrs. Shiny Mrs. Arin Kala
Micro-Enterprise Training for	July 3-5, 2018	43	Mr. Julius Pauline
Petty Business and Cloth Business	August 23-24, 2018	29	Mrs. Benkiamart Mrs. Arin Kala
Training in Goat Rearing	July 20-21, 2018	30	Dr. Noble
	August 20-21, 2018	34	Dr. Noble
Training on Cow Rearing	June 15-16, 2018	18	Dr. Thankamony
Training in Chicken Rearing	July 16-17, 2018	45	Mr. Paul Dhorai
	August 16-17, 2018	39	Mr. Paul Dhorai
Total		254	



The initial capital support provided by Mares Unidas as soft loan to the trained widows was found beneficial for them to start their own income earning activities. They utilized the amount properly to setup the income generation activity for which they received the amount. MIFM staff members has given necessary guidance and facilitation to the widows to start their micro-enterprises. Given below are the details of financial support provided to the widows to start IEP activities.

IEP Activity	Amount Per Beneficiary (₹)	Number of Beneficiaries	Amount Disbursed (₹)
Cow Rearing	25,000	18	4,50,000
Goat Rearing	11,000	66	7,26,000
Chicken Rearing	8,000	86	6,88,000
Tailoring	10,000	23	2,30,000
Cloth Business	15,000	18	2,70,000
Petty Business	15,000	54	8,10,000
Total		247	19,74,000



The financial assistance was very useful for Mrs. D. Girish, Karhimpur, Narsimluwa to start her own individual income earning activity in vegetable vending. She was struggling to manage her family with the meagre income (Rs.4,000 per month) which she earns from working in a cotton seed processing factory. She joined the Chhatra level Mahila Welfare

Movement at Karhimpur and was regular in attending the monthly meetings. The monthly meetings proved very useful for her. She was eager to start petty business in vegetable selling but initial capital was a problem for her to venture into the activity. It was in this context only, she was selected to receive the financial assistance to start petty business from Mahila Utkar. She attended the socio-entrepreneur training organized by MITS for the widows who are interested to start petty business activities. This training had sharpened her idea about small business.

She received financial assistance of Rs.15,000/- on November 21,2018 from MITS. She utilized the amount to start petty business in vegetable vending. Hiring a piece to sell vegetables is very costly in her area so she utilized a portion of her house to start the activity. She purchases vegetables from the wholesale market at Kalukkaridal and sells it in her village. Since there is no other vegetable shops in the nearby area, she is getting a good business from the shop. On an average she is earning Rs.250 daily from the activity, so her monthly income is Rs.6,500/- Some days, mostly on Sundays and festival days she gets good business. Mrs. Girish is very happy about her new activity and confidence of earning more income from the petty business in the coming days. She expressed her heartfelt thanks to Mahila Utkar for its timely financial assistance which helped her to be a proud owner of a petty business.

Effective Guidance and counselling support is provided to psychologically affected and adjusted widows by the professional social workers. This has helped many widows to adjust well with their living environment and better focused towards their future life.



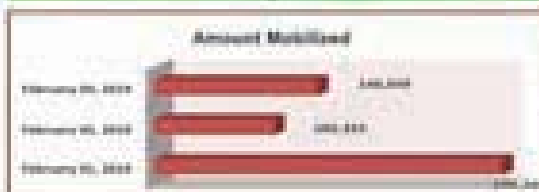
SANJIVINI - Health and Wellbeing Programme

Lifestyle diseases share risk factors similar to prolonged exposure to three modifiable lifestyle behaviours. Many are unaware that a change in lifestyle is an important factor in the emergence of chronic diseases as causes of increased morbidity and mortality. The number of man-days lost due to sickness of the family members are hindering the natural progress of these families. Increased number Cancer cases are reported from our area, which needs urgent action to sensitize the rural community about life-style diseases and to adopt healthy life-styles.

MEDS Continued its efforts in organizing informal awareness programmes on life-style disease with the voluntary service of its Health volunteers. Availability of trained volunteers found very much useful for us conduct village level awareness programmes. MEDS networked with different Cancer Care Institutions in Kanyakumari and Tiruvandur to provide free cancer screening tests. World cancer day was observed in 14 selected places in Kanyakumari-district in February 2019 to sensitize the public about cancer disease and cooperate with us reaching out the cancer patients. IEC (Information Education & Communication) material on cancer was distributed to the public. Given below are the details of MEDS cancer day observation.

MEDS also placed charity boxes in different business establishments and shops to mobilize funds for our cancer care programmes. The collected amount is set aside to assist cancer affected persons under MEDS HEVAN programme. Assistance is given to cancer patients who are burdened to meet their medical expenses. During the year Rs. 1,65,000 was distributed to 73 cancer patients under MEDS HEVAN programme.

Date	Place	Number of Place	Amount Mobilized (₹)
February 01, 2019	Kulakalaka	01	1,70,000
February 02, 2019	Regupatt	01	1,00,000
February 04, 2019	Marthandan	02	1,00,000
Total		04	3,70,000



Sustainable Agriculture Promotion

Sustainable agriculture is the way of producing food without any harm to an environment. Sustainable agriculture defines as a way to agriculture, which concentrate on producing food in a harmless way to environment and contribute to the livelihood of communities. In order to change the mindset of the small and marginal farmers about sustainable agriculture and to equip them to harvest the fruit of sustainable agriculture, MEDS has undertaken different programmes during the year. Major intervention under this programme is the formation of 29 farmers clubs of small and marginal farmers. Farmers clubs are formed to provide a common platform for the farmers to share their ideas about organic farming and to adopt to sustainable agriculture practices in their 5th plot of land. It provides a collective learning process for the farmers club members and in future bargaining power. Awareness programme on organic sustainable agriculture was imparted to the farmers. Given below are the major interventions under the programme during the year.



Programme	Number	Beneficiaries
Awareness Programme	15	150
Formation of Farmers Clubs	29	200
Training on Vermicomposting	05	127
Family Vermicompost Sale	00	100
Poultry Farming	00	00
Training on Mushroom	01	00
Rearing and Store Production	00	00
Kitchen Garden Promotion training	19	170
Supply of vegetable seeds	1	100

Farmers clubs formed by MEDS are functioning systematically and conducting monthly meetings to discuss farming related issues. MEDS propose to form more farmers clubs in its project area and to streamline the activities of existing farmers clubs. Financial assistance provided to the farmers to start livelihood activities in chicken rearing, backrearing and vermicompost has helped the rural farmers to earn additional income from these activities.



Virutcham Revolving Fund Support



Economic backwardness hindering the development of the rural poor families. Enterprise promotion is a must for the poor to earn a regular income for their families and there are a lot of avenues open to the progressive women to set up such enterprises. Self-Help Groups have played a crucial role in changing the attitude of the poor and build confidence among them to venture into individual income-earning activities. Women SHG

members in MHP operational zone are keen to come in to micro-enterprises for which they expect quick financial assistance. Virutcham Revolving Fund support is provided to the Self-Help Groups to support its members to meet their diverse credit needs. Given below is the details of revolving fund disbursement during the year:

Revolving Fund support is given to Self-Help Groups which are functioning systematically and has proven track record in repaying such loans to MHP. SHGs have given functional freedom to authorizing the beneficiaries to receive the revolving fund support at their end. Funds are disbursed on a monthly basis and that to MHPs regions on rotation. Effective systems are put in place to ensure transparency of fund transfer to the Self-Help Groups and repayment. Revolving Fund support was found very much beneficial for the rural poor women to initiate small income earning activities and to meet other immediate financial needs without going to the money lenders.



Region	Number of SHGs	Beneficiaries	Amount (₹)
Northandam	99	440	1,75,00,000
Kullakkurichi	104	440	1,81,00,000
Nagercoil	52	240	45,00,000
Total	255	1120	3,01,00,000

ICICI Bank Linkage Programme

Self-Help Groups is an effective tool in ensuring participation of rural poor in their development and to promote savings habit among the poorer of the poor. Borrowers that mobilized by the SHGs helped its members to free themselves from the clutches of the moneylenders and to meet their specific credit needs. Demand for credit by the Self-Help Group members has increased during the past one decade for different purposes. SHG members used credit to start income earning activities, expand their existing enterprises, to meet the educational expenses of their children and for developing proper infrastructure facilities for their families. Group resources is not sufficient to meet the credit requirements of all the members. ICICI bank direct linkage programme was found very handy for MGN in ensuring sufficient credit for its SHGs. Given below are the details of ICICI linkage programme.

MGN assess the credit need of its Self-Help Groups by conducting interface meeting with the Self-Help Groups. SHGs are recommended for ICICI bank linkage based on their performance and past repayment history. MGN closely watch the repayment of the bank loan by its SHGs and prompt action is taken in case of default is occurred. Fast and hassle free loan processing and prompt service provided by ICICI bank is much appreciated by our Self-Help Groups. ICICI awarded MGN as best supporting SHG and for its effective contribution in SHG-bank linkage programme.



Number of SHGs Availed ICICI Loan

100

Total Loan Amount

₹ 8,16,32,700

Number of SHGs Availed Second Loan

102

Number of SHGs Availed First Loan

70

Monthly Repayment Amount (As on March 31, 2019)

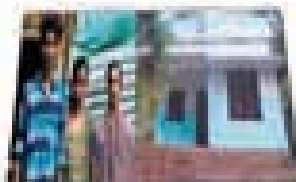
₹ 41,54,701

Golden Jubilee Housing Programme (GJHP)

Housing is a problem for the marginalised, because housing costs a great deal of money. Poor people that can barely afford food and clothing also have a difficult time finding affordable housing. As a result, some live in unsafe and unhealthy conditions that are badly in need of repair. Missing money needed for home construction is beyond the control of the rural poor families. Golden Jubilee Housing Programme of Save A Family Trust was very supportive to us to assist poor families, mostly women headed families to construct houses. MGN completed the project evaluation which we started in 2017.

A rigorous beneficiary selection process is followed to ensure that the financial support has gone to the most neediest families in our area. Funds (Rs. 1 Lakh) disbursed to the beneficiaries in three instalments at per the progress of the work. Efforts of also has been made to mobilise extra amount from panchayats, parties and well-wishers for the housing programme. Construction of the new houses has improved the social status of the beneficiary families.

Houses Completed in 2017-18	26
Houses Completed in 2018-19	24
Total	50



11 Ghatia, 9899 Chhatrapati



10000, 9899 Chhatrapati 01



11 Ghosh, 9899 A, Post 9899, Chhatrapati

RESTORE

Rural poor families who are living in unfinished houses or houses which are damaged expecting external support to renovate their houses. Through RESTORE programme, MIDS has been able to touch the lives of many families and it helped them to do the urgent maintenance of their houses. MIDS core team undertake a field visit to the prospective beneficiary family to assess the situation and a detailed house renovation plan is prepared. Funds are disbursed as per the house renovation plan and MIDS field staff will closely monitor the construction work.

This year we have been able to assist 18 families under our RESTORE programme and amount of Rs.6,63,517/- has been distributed. Though the financial aid was small, it helped the families to do the maintenance work properly. Beneficiaries mobilized additional funds needed for the work from their Self-Help Groups as credit. We have distributed saplings of fruit bearing tree to the RESTORE beneficiaries as our concern for the mother Earth. We put it on record the continuous patronage we are receiving from Ms.Margaret Box (Mission Partners, Morley), Australia for this programme.



Mrs. Kamalam, Aithuli, Panachamoodu

LIC Programme

MEN in collaboration with Life Insurance Corporation of India providing insurance coverage to the marginalized families. Jeevan Madhur policy of LIC is found very much beneficial for the families who are living in the lowest strata of the society to have insurance coverage. *MEN* insurance desk provided effective facilitation to the Jeevan Madhur policy holders to pay their monthly premium and settle their policy claims. Given below are the details of our insurance programs.

Number of Active Jeevan Madhur policies	1799
Total Premium paid under Jeevan Madhur	₹ 4,05,610
Number of Maturity Policies settled	129
Maturity Amount	₹ 1,16,63,700
Number of Jeevan Madhur Policies closed Prematurely	143
Premiums during period settled	₹ 2,46,200
Death Claims Under Jeevan Madhur	0
Death Claims Amount Under Jeevan Madhur	₹ 00,000



MIDS Members Welfare Scheme (MMWS)

Members Welfare Scheme initiated by MIDS in 2017 as a social security measure for the members. Under this scheme MIDS will provide Rs.1,00,000 to the legal heir of the MDS member to cover the death related expenses of the member. Members have to pay an yearly non-refundable membership fee of Rs.100 to MIDS, which is effectively managed by MIDS to support the family of the deceased member. MIDS received a positive response from its MDS/Kudung members for the programme. Death claims under this scheme is settled within 7 days time. Given below are the details of the programme.



Number of Members Enrolled	7884
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Number of death Claims settled	18
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Total Amount Settled	₹. 1,80,000
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Higher Education Scholarship

*P*aying for, and graduating from reputed colleges is no easy task, and it is only made more difficult for those students with low-income backgrounds. At the same time education is the only way out for the rural poor families to come up in life. Rural youth are good in their academic performance. They extend financial support to pursue their university studies. Banks and other financial institutions provide educational loan under stringent criteria which the poor families are not able to adhere. Interest free loan is provided to the youth to pursue their higher studies. The organization followed a strict criteria in the beneficiary selection to ensure that the assistance has reached to the disadvantaged youth. Given below are the details of scholarship disbursed this year.



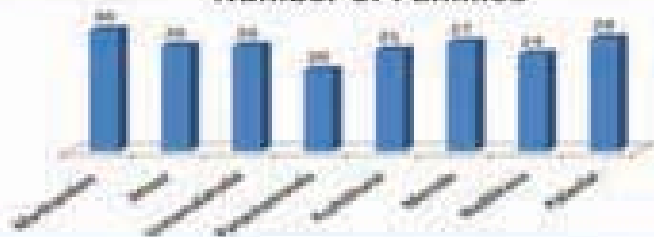
Scheme	Amount Per Student (₹.)	Students supported	Total Amount (₹.)
St. Mary's Higher Education Scholarship	2,5000	23	6,25,000.00
Massey Pickering-Pharmacy IT Higher Education Scholarship	20,000	89	1,98,00,00.00
Total		112	2,04,25,00.00

Backyard Chicken Rearing Programme

Poultry farming has become a remunerative business and profitable over all other livestock enterprises in the developing countries. It carries a scope for quick and large profits. In recent years, backyard poultry production has been extremely emphasized in sustaining and enhancing rural livelihoods. Though our area has shown a tremendous growth in poultry production over decades, rural poultry farming is still lagging behind and always found neglected. As it is the best alternative for the small scale farmers to their subsidiary income with negligible input, MGNREGS was able to assist 706 families to start backyard chicken rearing. Given below are the details of the chicken distribution.



Number of Families



Cluster	No. of Families	Chickens distributed
Marthandapuram	26	376
Arum	26	312
Thiruvananthapuram	26	312
Pattanamangalam	26	240
Kazhikoodam	25	300
Harath	27	324
Thalassery	24	288
Pattanam	28	336
Total	208	2472

Each family is provided with 12 chickens of 2 months old and feed for one month. Minimum veterinary medicines also were distributed to the families to use in case of sickness. Team members from All for Life, Life for All, Australia were present for the chicken distribution. Families are taking right care of the chickens they have received and expecting a steady income from the activity.



Flood Relief Activities

The torrential rain in the month of August 2018 and the opening of Peruvanchal dam caused extensive damage to the houses, property and agricultural crops. A number of families lost their precious belongings in the flash flood. MDPB and its volunteers rushed to the flood affected areas with its relief and rescue operations. Flood affected families were provided with immediate relief and other relief materials to cope up with the situation. MDPB in collaboration with Conference Episcopally-Italians and Caritas - Italians undertook different activities to rehabilitate the flood affected families. Given below are the details of the activities carried out under flood relief.



Activity	Families supported	Assistance Per Family	Total (₹.)
House Maintenance	32	25,000	8,00,000
Food Rationing	25	15,000	2,15,000
Re-Start Agriculture Activities	100	8,500	8,50,000
Total	157		18,65,000

MEIS has taken paramount care in identifying beneficiaries to receive the flood relief assistance. It had ensured participation of all the concerned in the beneficiary selection so that the most needful families received the assistance. MEIS field staff ensured that recipients utilized the amount appropriately. House maintenance support and livelihood assistance provided by MEIS has helped the flood-affected families to tide over their difficult situation and to return to their normal life.



Mrs. Vinoda, Puthukudi

Kolping Activities

Kolping Activities are carried out methodically in Marthandan Region for the social and spiritual development of the Kolping Members. Regular and systematic meeting of Kolping families provides a common platform for them to discuss different subjects which are of vital importance for their development. Substantial amount is mobilized and received effectively by the Kolping families for the economic advancement of its members. Effective guidance provided by the monitoring-team members and Discipant board is helping the family members to grow in spirituality.



Profile of Kolping Families

Number of Kolping Families	99
New families Formed	4
Total Members	1840
Total Male Members	254
Total Female Members	1586
Kolping Federations	8



Trainings and capacity building programmes are arranged for the Kalyan members to expand their knowledge and stimulate them for social involvement based on the Regional Action Plan (RAP). Kalyan, Marthandam region also gives focus to the economic advancement of its members. It believes that together with social and spiritual growth families are to be supported to augment their daily family income by involving in economic activities. Given below are the details of fund disbursement during the year.

Kalyan day was celebrated on October 27, 2018 with different events at pastoral centre, Karthikeyan. It was an opportunity for the participants to ponder about St. John's Kalyan and Kalyan movement. A session on environmental protection was arranged for the participants to take up proactive steps to protect our Mother Earth. Participants were given quality vegetable seeds to raise backyard kitchen garden in their houses. Most Rev. Vincent Mar Paulos, Bishop of Marthandam was the chief guest for the programme.

Scheme	No. of Beneficiaries	Amount (₹.)
Income Generation Programme	183	27,00,000
NRHM Aarogya	21	5,70,000
Vocational Training Programme (VTP)	28	4,25,000
Sanitary Tablets	30	4,90,000
Collective KUP (KUP)	20	3,00,000
Total	282	45,10,000

Kanyakumari Community College

Kanyakumari Community College (KCC) has been instrumental in imparting job-oriented diploma courses to the rural youth and help them to find out suitable employment. We have made structural changes in the institution to give more thrust in imparting training in commerce field which is offering more prospective employment for the youth. A separate unit named as "Malabar School of Commerce" is formed under Kanyakumari Community College to offer Chartered Accountancy Course Coaching from 2011 onwards. The scheme consists of CA-Foundation and C.A. 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.

Course Profile

Professional Courses		UG & PG Courses	Diploma Programmes
CA	Foundation Intermediate	B.Com/M.Com/M.B.A	DCFA, DBOCA, DFTED
OR			
CA	Foundation Executive Final	B.Com/M.Com/M.B.A	DCFA, DBOCA, DFTED
OR			
CMA	Foundation Executive Final	B.Com/M.Com/M.B.A	DCFA, DBOCA, DFTED

Individual attention is given to each student at this institute and students can approach the faculty at anytime to clarify their doubts. Periodic assessment of their academic performance is assessed and based on the assessment, specific plans for improvement is suggested. Soft skills are imparted to students to enhance their inter-personal skills. Proper infrastructure facilities which are conducive for learning was put in place. Students of Malabar School of Commerce performed well in the CA Foundation examination which instilled confidence among the faculty and students to strive more in the coming days.

Conclusion

Sustainable rural development is vital to the economic, social and environmental stability of nations. It is essential for poverty eradication since global poverty is overwhelmingly rural. The manifestation of poverty goes beyond the urban-rural divide. It is therefore critical, and there is great value to be gained, by coordinating rural – development initiatives that contribute to sustainable livelihoods through efforts at the national and local levels, as appropriate. A healthy and dynamic agricultural sector is an important foundation of rural development, generating strong linkages to other economic sectors. Rural livelihoods are enhanced through effective participation of rural people and rural communities in the management of their own social, economic and environmental objectives by empowering people in rural areas, particularly women and youth, including through organisations such as Self-Help Groups, Farmers Clubs etc. All the interventions of MDS are directed towards empowering the rural communities and to expand the income base of the rural poor families. Self-Help Groups and farmers clubs which are functioning under its guidance has proved effective forums to promote resourcefulness and individual initiatives among the target group people. The Good-will gained by the organization among the general public through its interventions has helped us to mobilize people for community and master funds for its Cancer care programmes. MDS needs to explore ways to establish successful rural business models/ farmers producers company by utilizing the natural resources available in the area.

Sujan Joseph, M.Sc
Project officer



Thanks to Our Partners Our Partners



Enter and Families life



Rocio Ba



Mindy Pickering

