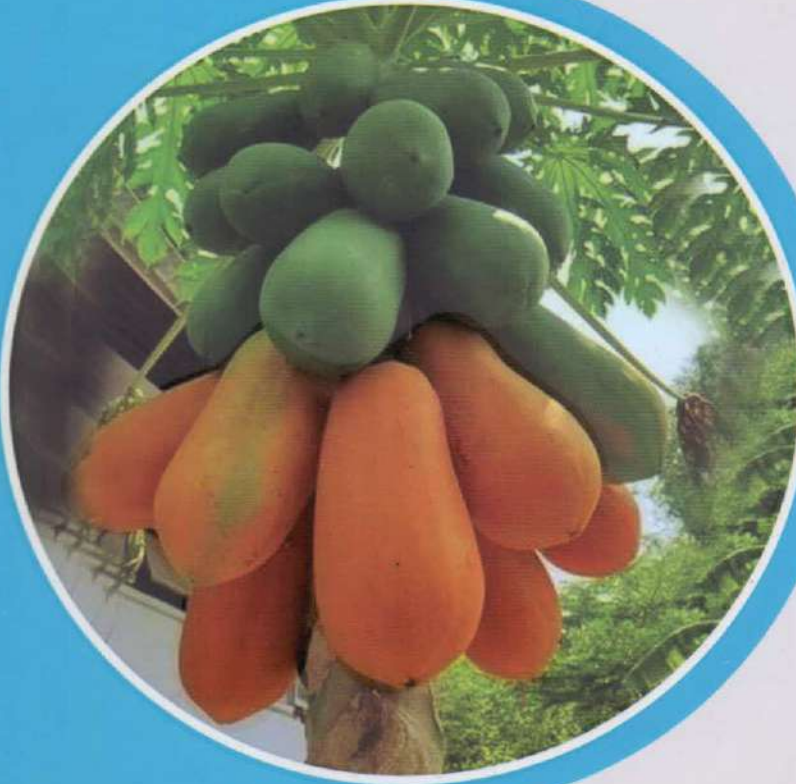




# MIDS

(Marthandam Integrated Development Society)  
Diocese of Marthandam



நம் மண்ணின் உணவு  
நமக்கென்றும் வாழ்வு

## ANNUAL REPORT 2019-2020



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## Message from President

Dear Friends,

Prayerful Best Wishes from the Diocese of Marthandam!

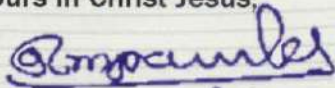
I am pleased to know that Marthandam Integrated Development Society (MIDS) is publishing its Annual Report of the year 2019-20 for retrospection of all who are closely associated with it. I am certain that the report will focus on the achievements of MIDS in social development index during the past one year.

The Church always makes a 'preferential option for the poor'. The prime purpose of this special commitment to the poor is to enable them to become active participants in the life of society. It is to enable all persons to share in and contribute to the common good. The extent of their suffering is a measure of how far we are from being a true community of persons. These wounds will be healed only by greater solidarity with the poor and among the poor themselves.

MIDS has been successful in implementing different programmes for the benefit of the poor and marginalized in our Diocese, which has brought in tangible changes in the lives of the poor in our area. Providing a level playing ground for the poor to involve in socio-economic activities and promoting individual initiatives make the intervention of MIDS more relevant in the present-day context. My appreciation goes to the MIDS team for journeying with the poor and for executing need-based programmes to assist them in leading a dignified life in society.

With kindest regards,

Yours in Christ Jesus,

+ 

+ Most Rev. Vincent Mar Paulos,  
Bishop, Diocese of Marthandam





## Director Message

Dear All,

Development needs to be about giving people independence so they have real power and choice over their day to day situations. This call for equipping the local community to involve in the programmes intended for their wellbeing and promotes individual enterprise. Further, target group people should assist, to develop area specific programmes, which has got a direct connection with their culture and life-style.

MIDS has been trying it's level best to capacitate its target group people through tailor-made programmes during the last one year. Formation of ARASI (Association for Rural women's Action & Sustainable Initiatives) is a right movement in this direction to provide an apt platform for the women in our area to involve in social spheres and influence decision makers to respond to their rightful demands. Effective steps have been taken to rationalize the activities of Self-Help Groups, Marian Movement and Kolping families, which will make their intervention more apt. The organization was successful in mustering the community involvement in cancer awareness programme by involving cross section of people in cancer day observation programme and mobilizing sizable amount for cancer care programmes. Sensible efforts have been taken to promote organic farming and livestock promotion to provide alternative income for the villages and to ensure food security.

We graciously acknowledge the support we have received from different quarters in our development work which made our interventions more relevant and people centered. Most Rev.Vincent Mar Paulos, Bishop of Marthandam has provided guidance to us as president of MIDS, which helped us to be focused in our work. MIDS Board of Trustees had shown great interest in our work and provided necessary guidance and policy framework. Priest and religious sisters working in the diocese of Marthandam was very supportive to us in implementing our programmes at the field level, where most of our activities are carried out. We remember with gratitude, all our funding partners and benefactors for their financial assistance, reposing trust in us & our interventions, which made our interventions meaningful. Staff of the organization needs special mention here for their dedicated service in serving the disadvantaged sections of the society with compassion.

With Kindest regards,

Yours Sincerely,

**Fr. John Kumar.K**  
Director, MIDS



# From the Desk of Joint Director



Dear Friends,

Sustainable development can be achieved only with the active participation of the target community. They should own the programmes/projects designed for their development. Though it is hard to involve people in project planning, implementation and evaluation but it is worthwhile to follow in social development. MIDS has given ample avenues for its target group people to participate in different programmes of the organization not merely as beneficiaries but as contributors. Self-Help Groups, Marian Movement, ARASI units and Kolping families are forums for the target group people to express their desires, aspirations and design programmes.

MIDS has been able to reach-out the people in its operational area with its different programmes during the last year. Diverse programmes implemented by us have made lasting changes in the lives of many poor in our area. MIDS people's Organizations (Self-Help Groups) are functioning very systematically and are becoming micro-development organizations taking up initiatives for their growth. The thrust the organization has given for sustainable agriculture and campaign against cancer and life-style diseases shows its commitment to the overall welling being of society. Partnership established with the target population has helped the organization to implement different programmes fruitfully. Close accompaniment provided by MIDS team members has helped the beneficiaries to gain confidence and come forward to take-up initiatives.

We need to sustain our efforts in equipping the local community for their all-round development. Avenues are to be found out to promote rural enterprises and for effective utilization of local resources for their economic advancement. Let us work together in the coming days to ensure a holistic development of the people for whom we are engaged in.

With best regards,

Yours Sincerely,

A handwritten signature in blue ink, appearing to read 'Fr. Arul Shyju', written over a horizontal line.

**Fr. Arul Shyju**  
Joint Director, MIDS



## MAJOR INTERVENTIONS 2019-2020

### Self-Help Groups

Rural Development is a very dynamic process which involves improving the socio-cultural, environmental, political and economic well-being of the poor rural living in relatively isolated areas. In a country like India where majority are living in rural areas, the concept of rural development assumes great significance. SHGs have been playing a vital role to eliminate these problems through group efforts, especially the women folks. The SHGs approaches is a new instance into the field of rural development which aims at improving the living condition of the rural poor by creating sustainable community based institutions.

MIDS is promoting Self-Help Groups in its operational area from year 1999. The main objective of MIDS for forming the SHGs in the rural areas is based on forming community institutions of the poor as opposed to institutions for the poor. The SHGs are informal groups in nature where members come together towards collective actions for the common cause. SHGs act as the building blocks of organizing poor and disadvantaged households in the community. The vision behind SHGs in a village is to promote self-reliant and a collective women force towards increase economic and livelihood opportunities in a sustainable manner. Given below are the details of MIDS Self-Help Groups.





Region	Number of SHGs	Members	Total Savings as on March 31, 2020 (Rs.)
Marthandam	192	3,392	10,77,94,376
Kaliakkavilai	174	3,076	8,21,58,300
Nagercoil	94	1,575	3,88,04,096
<b>Total</b>	<b>460</b>	<b>8,043</b>	<b>22,87,56,772</b>



Effective guidance and facilitation is provided to the Self-Help Groups in managing their group resources and community participation. SHGs have mustered substantial amount as its savings which is helping its members to avail credit with ease to meet their varied needs and free themselves from the lenders. MIDS community organizers are providing proper facilitation to the Self-Help Groups in managing their group resources in a transparent manner. Monthly cluster meetings of the SHG leaders are found very useful in providing continuous animation to the groups to sustain their progression. Annual auditing of SHGs carried out to ensure appropriate usage of the funds and equity in sharing group resources, which is essential for group sustainability.



Groups are rotating their savings among members very efficiently to meet their credit needs. Given below are the details of group fund revolved by the groups.

Region	Number of SHGs	Total Savings (Rs.)	Loan disbursed (Rs.)
Marthandam	192	10,77,94,376	23,76,92,182
Kaliakkavilai	174	8,21,58,300	17,72,88,386
Nagercoil	94	3,88,04,096	8,54,34,051
<b>Total</b>	<b>460</b>	<b>22,87,56,772</b>	<b>50,04,14,619</b>

SHGs are providing an informal platform for members to develop their inherent talents and to involve actively in social & community circles. Their involvement in the social spheres has improved their status and self-respect in the society. This is evident from the fact that 37 SHG members contested the local body election held in December 2019 and 15 of them were successful. SHGs are joining hands with local bodies, government departments and MIDS in addressing issues which are hindering the progress of the society and to disseminate innovative ideas for common good.





# SAFP-Family Development Programme

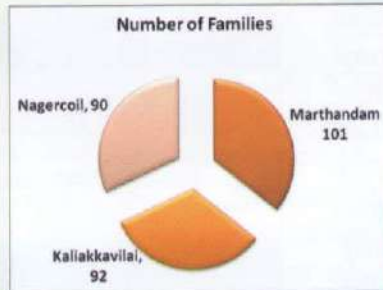


Poverty is a major key in marginalization. It is usually connected to a person's social class, educational status, relationships and living standards. This affects the normal development of the children in these families. Economically deprived parents struggle for the survival of their families. Poverty has been found as a major barrier, which has blocked the way of parents from performing their parental duties with full attention. Furthermore, economic deprivation leads to depression and stress in parents and ultimately disfunction of the family. Families which are headed by widows, abandoned women and chronically sick parents are facing excessive hardship to manage their families and provide a congenial family atmosphere for their children to develop their capabilities.

SAFP-Family Development Programme (FDP) implemented by MIDS in its operational area found very effective for the socio-economic development of the marginalized families. The priority the programme has given for individual initiatives and micro-enterprise promotion has made this programme distinct from other poverty alleviation programmes. Given below are the details of the families assisted under this programme.

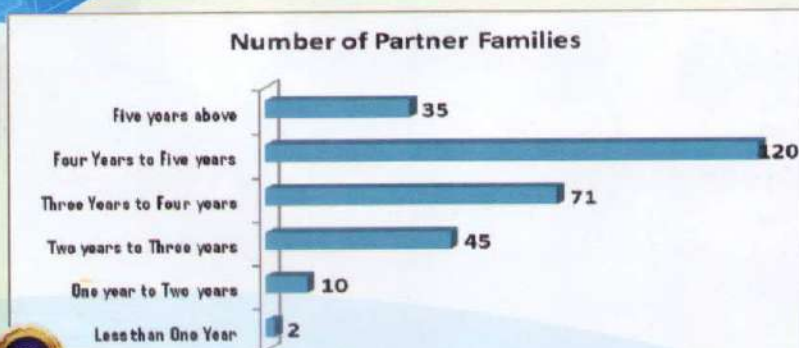


Region	Number of Families
Marthandam	101
Kaliakkavilai	92
Nagercoil	90
<b>Total</b>	<b>283</b>



## Year wise Details of the Partners Families

Years	Number of Partner Families
Less than One Year	02
One year to Two years	10
Two years to Three years	45
Three Years to Four years	71
Four Years to Five years	120
Five years above	35
<b>TOTAL</b>	<b>283</b>







MIDS follow a rigorous beneficiary selection process to identify needy families to be supported under this programme. Participatory beneficiary selection process is followed with the active involvement of Sangams (Self-Help Groups), parishes and MIDS staff. Right from the inception beneficiary families are motivated to involve in, income earning activities using the programme support.

Animators attached to the programme will facilitate the partner families to develop a six year development plan for their all-round growth, taking into consideration of their strengths and weakness. Partner families develop innovative income generation activities to earn extra income for their families and to expand their income base. Funds were released to the partner families as initial capital to set-up such micro-enterprises. Micro-Enterprise Development Training and other need based trainings are imparted to the partner families to expand their knowledge base and be successful in life situations. Given below are the details of fund disbursed to the partner families during the reporting period.

Sl.No	Purpose	Number of Families	Amount (Rs.)
1	Goat Rearing	50	6,41,000
2	Chicken Rearing	49	5,86,000
3	Tailoring	38	5,30,000
4	Cloth Business	23	3,28,000
5	Banana Cultivation	21	2,76,000
6	Cow Rearing	17	2,49,000
7	House Renovation	11	1,45,000
8	Sanitary Latrine Construction	10	1,27,000
9	Agriculture	09	1,07,000
10	Installation of Water connection	08	95,000
11	Edible Items Business	07	1,09,000
12	Petty Shop	06	85,000
13	Education	06	81,000
14	Housing	06	88,000
15	Medicine expenses	05	59,000
16	Thatch Making	03	37,000
17	Fancy ornament Making	03	34,000
18	Land Purchase	01	35,000
	<b>TOTAL</b>	<b>273</b>	<b>36,12,000</b>

Family Development Programme (FDP) has been instrumental in improving the socio-economic status of the poor families. A number of individual micro-enterprises have come up in our area purely managed by the partner families which helped them to expand their income base. Increased income earned by the families improved their social status and helped them to lead a dignified life.





## Children Sponsorship Programme (Thalirkal Ulagam)

Education help to reduce poverty from vicious cycles. The more educated were likely to be employed and earn higher wages. Education can be the catalyst to pull families and communities out of the cycle of poverty. Knowledge gives children, the power to dream a better future and the confidence needed to pursue a full education, which in turn will help generations to come. However, rural poor families lack the resources to provide a quality education to their children. Thalirkal Ulagam (Children Sponsorship Programme) is providing a level playing ground for the children, who are economically poor backgrounds to develop their potentials. This programme aims to provide opportunities for the bright rural children to pursue their school studies and equip them to achieve higher academic heights. Given below are the details of the children getting support under this programme.

Annual Report  
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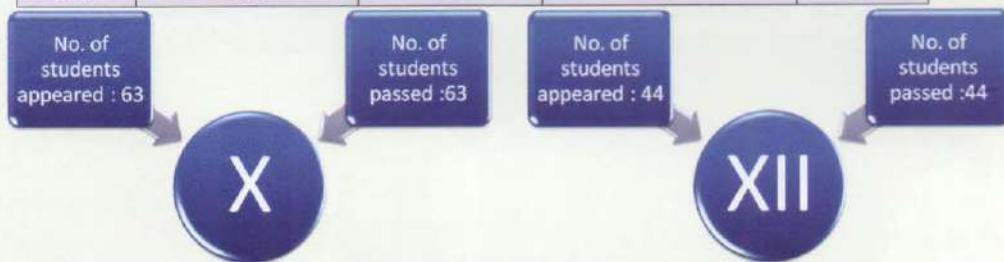


SL.No.	Agency	Number of Children Assisted
01.	Allfor Life-Life For All, Australia	233
02.	Kinder und Familien Hilfe, Germany	182
03.	Extranato De Penafirme, Portugal	77
04.	Kindermissionswerk, Germany	19
05.	Förderverein Indienhilfe e.V, Germany	14
06.	Indian Benefactors	11
<b>Total</b>		<b>536</b>



Bright children from economically poor families were selected to receive support under this programme. Special coaching programme for the sponsored children is organized once in a month at MIDS office, Kazhuvanthittai and MIDS regional office, Nagercoil to impart additional skills and knowledge to these children, which will motivate them to grab the opportunities before them for their academic excellence. Special coaching classes were used to impart sessions on personality development for the sponsored children. Personality development helps a student to get positive thought pattern, gain confidence, improve behaviour, learn better communication and develop a healthy physique. We have noticed considerable change in the attitude and outlook of our sponsored children towards life. They become more disciplined, focused and perform well in their academic studies. Academic results of the sponsored children were assessed and given necessary guidance to improve their performance in the studies. Academic results of sponsored children attended the Standard-X and XII examination is given below.

Standard	Number of Students Appeared	Number of Students Passed	Students scored above 60 Percentage Marks	Percentage
X	63	63	42	67%
XII	44	44	26	59%
<b>Total</b>	<b>107</b>	<b>107</b>	<b>68</b>	<b>64%</b>



Motivation has several effects on students' learning and behaviour. First, motivation directs behaviour toward particular goals. Motivation will increase students' time on task and is also an important factor affecting their learning and achievement. Motivation programme was organized for the sponsored children who are studying in standard IX and XI on May 04, 2019. Eighty three children attended the programme, which was effectively facilitated by Fr.S.K.Jose Robinson, Director, Nanjil Career Academy. The programme was instrumental in helping the participants to set their career goals and strive towards that. Vacationial Training was organized for 55 students studying in standard –VIII.

MIDS Talent Test (MTT) was an innovative effort of MIDS to prepare the rural children to attend competitive examinations for employment. There are a number of employment opportunities available in the government with Plus Two qualification. Rural children are ignorant of these opportunities and are not prepared to attend these employment selection examinations. MIDS in collaboration with Nanjil Career Academy, Akakiyamandapam initiated this MTT. 407 students were enrolled in the programme. Monthly tests were conducted in four different centres for the enrolled children on last Sunday of every month for one hour. Students who are studying in standard –VI to XII are admitted for this programme and are given practice to write exams by using OMR sheet. Answer sheets are valued monthly and progress were intimated to the students. We have noticed marked improvement in the studies of the children who have joined the MIDS Talent Test Programme. We are optimistic that this effort will fetch good results in the coming years. We expect more children from our area to get into prospective employment in government and other multi-national companies at an early age.



## Marian Movement

Widows have been identified as a vulnerable group in our society. Widows face challenges stemming from both a set of social restrictions that have been placed on them and a lack of social protection. Marian Movement, a common forum for the widows in MIDS operational area is functioning systematically, providing an effective platform to share their difficulties and draw inspiration from fellow members. Seventeen (17) cluster level Marian Movement forums are functioning methodically under MIDS guidance. Periodic meetings of the cluster level Marian Movement units were providing an effective forum for the widows to share their feelings and derive inspiration from other members. Regular Marian Movement cluster meetings have instilled confidence among the widows and they were showing interest to take up social responsibilities. Counselling and guidance service is provided to the widows who find it hard to regulate with their new life situations.

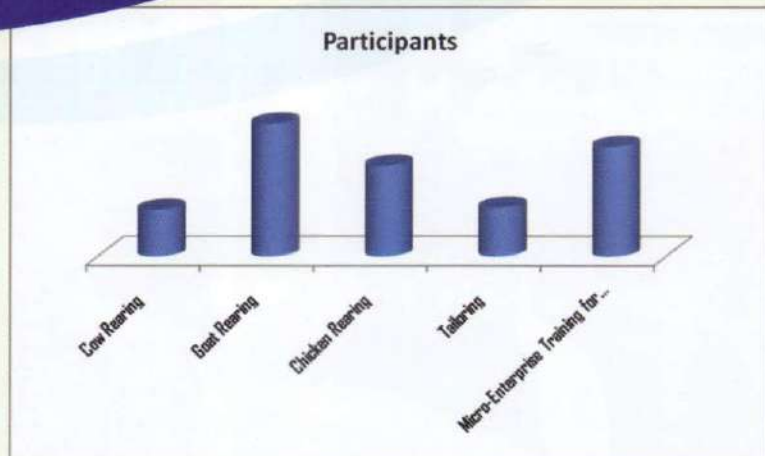
The topmost problems faced by the widows are economic insecurity; many of them do not have any employment to manage their family. Economic self-sufficiency is a necessity for the widows to lead a contended life. This calls for them to venture into self-employment initiatives. In this context skill trainings imparted to the widows in area specific self-employment skills found very much beneficial for them to acquire appropriate entrepreneurial skills. Given below are the details of the skills trainings imparted.

Sl.No.	Topic/Area	No. of trainings	Duration	Participants
01.	Cow Rearing	01	2 days	22
02.	Goat Rearing	02	2 days	63
03.	Chicken Rearing	02	2 days	43
04.	Tailoring	01	2 days	23
05.	Micro-Enterprise Training for Petty and cloth business	01	3 days	52
			Total	203





We have been able to reach-out many beneficiaries because of the prompt repayment of the first year project beneficiaries. They have repaid 50% of the financial assistance they received for starting IGP in 10 equal instalments to MIDS without interest. This repayment formed part of the financial assistance for the widows who have started income generation programme in this year. MIDS has provided effective guidance to the widows to set-up their income generation units and run it profitably. Beneficiaries were encouraged to track the income and expenditure of their IGP units to assess the profits of their units. First year project beneficiaries were motivated to expand their income earning units. Income generation Widows have been identified as a vulnerable group in our society. Widows face challenges stemming from both a set of social restrictions that have been placed on them and a lack of social protection. Marian Movement, a common forum for the widows in MIDS operational area is functioning systematically, providing an effective platform to share their difficulties and draw inspiration from fellow members. Seventeen (17) cluster level Marian Movement forums are functioning methodically under MIDS guidance. Periodic meetings of the cluster level Marian Movement units are providing an effective forum for the widows to share their feelings and derive inspiration from other members. Regular Marian Movement cluster meetings have instilled confidence among the widows and they are showing interest to take up social responsibilities. Counselling and guidance service is provided to the widows who find it hard to regulate with their new life situations and is instilled confidence among them. This is evident from the success story of Mrs. A. Sumitha Grace, a successful entrepreneur.



Gathering initial capital to start self-employment activities is one of the major issue stalling widows from starting micro-enterprises. MIDS with the support of Manos Unidas were able to assist 234 widows with funds to start their own income earning units. Given below are the details of the fund distributed to the widows.

Activity	Unit Cost (Rs.)	Beneficiaries	Amount (Rs.)
Cow Rearing	25,000	22	5,50,000
Goat Rearing	12,000	75	9,00,000
Chicken Rearing	8,000	43	3,44,000
Petty Business	15,000	43	6,45,000
Cloth Business	15,000	23	3,45,000
Tailoring	10,000	28	2,80,000
<b>TOTAL</b>		<b>234</b>	<b>30,64,000</b>





Twenty eight widows supported to construct sanitary toilet facility which helped them to lead a dignified life. In order to streamline and further strengthen the Marian Movement we have organized an intensive training on leadership to the cluster level Marian Leaders at MIDS on September 12, 2019. Regional level and MIDS level office bearers for the Marian Movement were elected on that day to plan and implement specific programmes for widow's betterment. These apex bodies are found very useful for us to have a consultative body of the widows and their participation in programme planning. An external evaluation of the programme was carried out by Dr. George David, M, Professor, Department of Social Work, Malankara Catholic College, Mariagiri. The evaluation report has highlighted the changes brought by the project execution in the lives of the widows and suggested areas for future intervention.



Mrs. A Sumitha Grace, Mecode was perplexed at the early death of her husband Mr. Sasikumar in November 2013 due to liver problem. Nobody was there to support her after the demise of her husband. She struggled a lot to educate her two sons both of them were studying. She started working in a cashew nut processing factory for a pittance to feed her children and to educate them. She joined the Marian Widow Movement in 2017 and was regular in attending all its meetings without fail. These meetings instilled confidence in her and stimulated her to look for new avenues to earn better income for her family. Considering the speciality of her area she selected petty business as her income earning activity. She was lucky enough to be selected to receive financial assistance from MIDS to set-up her micro-enterprise. The micro-enterprise development training (EDP) attended by her sharpened her mind about micro-enterprise and relevance of innovation in micro-enterprises.



Mrs. A. Sumitha Grace has set up her micro-enterprise in November 2019 with the initial capital (Rs.15,000) she has received from Marian Movement. She started the petty shop with edible and masala items and slowly expanded it with grocery items. At the beginning she was hesitant to go to the wholesale market to purchase the materials. Now she is confident to go to the market and purchase the materials needed for her shop. She purchases these things from wholesale market at Kaliakkavilai. Her elder son, who is doing his final year B.E. Engineering used to help her in purchasing materials and bringing it to her shop. She has gained the confidence of the local customers by selling quality products at reasonable rate. Her pleasing personality traits attract many to her shop. She purchase red chilli, coriander, turmeric in bulk, cleans it and powders it hygienically and sells it through her shop, which attracted many customers to her shop. Side by side of her shop she started chicken rearing with 20 chickens which is an additional source of her income. She started selling eggs through her shop. She is earning on an average of Rs.225 profit per day from her shop and this has helped her to be independent and lead a dignified life in the society. Her two children are studying and she is a contented woman now. "When I was feeling that I lost everything in my life.. MIDS (Marian Movement) was there to instil confidence in me to rise up to the occasion and face life boldly. The little push they have given in the form of initial capital support has helped me to become owner of a successful enterprise". Her message to other fellow widows encourage them enough to face the realities of life and not to depend on others.....if you are genuine new avenues will be opened for your development.



## Family Enrichment Programme

Economically poor families need external resource support to come up in life to lead a dignified life. Economic vulnerability hampers their progress in all spheres of life. MIDS strongly trust that these families can reach some sort of sustainability if they are motivated and supported to venture into individual enterprises. Family Enrichment Programme gives prime importance to develop resourcefulness among this type of families and bring them to mainstream society. Given below is the programme profile –

Number of Families Supported	72
Number of families Completed Sponsorship	10
Number of families started microenterprises	71
Total Amount disbursed to the beneficiaries	Rs.6,70,500

Personal guidance and support is given to the FEP families to be successful in their micro-enterprises. Project coordinator visit the FEP families occasionally, discuss & plan with them and help them to set successful micro-enterprise units. Informal trainings on subjects which are critical for their development are imparted to FEP beneficiaries. Career guidance and counselling support is provided to the children in these families for their academic improvement. FEP assistance has helped the neglected families in MIDS operational area to come out of the poverty circle and to acquire a better standing in their society.





## Sustainable Agriculture Promotion

Agriculture often places a significant pressure on natural resources and to the environment. Sustainable agricultural practices are intended to protect the environment, expand the Earth's natural resource base, to maintain and improve soil fertility. Based on a multi-prolonged goal, sustainable agriculture seeks to, increase profitable farm income, Promote environmental stewardship, Enhance quality life for farm families and communities, increase production for human food.

MIDS started implementing this project from 2018 onwards for the benefit of the agrarian community in the targeted area. The primary aim of this programme is to change the mind-set of the farmers and shift them to traditional farming practices, which is more sustainable and eco-friendly. In addition to the existing 29 farmers clubs 31 new farmers clubs were formed in MIDS target area to provide a platform for the farmers to learn more about sustainable agriculture and serve as a farmer's field school. Periodic meetings of the Farmers Clubs were conducted to discuss, agriculture related matters and to share their experiences. A latent objective of these farmers clubs are to ensure that farmers get proper motivation and support to continue their farming activities, which is important for food security at the local level.





Need based trainings were imparted to the farming community to enhance their understanding on organic farming. These trainings were arranged to expand the knowledge of the progressive farmers about organic farming and sustainable agriculture. Sustainable use of pesticides reduces chance of land degradation and input cost for agriculture. Bio-fertilizers & bio-pesticides play a very crucial role in sustaining agriculture. We have imparted practical oriented training on bio-fertilizer and pesticide preparation for the selected farmers. Livestock offer a huge potential in delivering food security in the rural area and is an integral part of organic farming. Livestock waste can be used as manure and used to prepare bio-fertilizers. Given below are the trainings organized under this project.



Trainings	Number of Trainings	Participants	Resource Persons
Awareness Programme on Organic Agriculture	15	595	Dr.Rajkumar Mr.R.Ebenzer
Training in Organic Growth Promoters and bio-pesticides	10	299	Dr.Rajkumar
Poultry Farming	01	50	Mr.Paldurai

Initial capital support is provided to the farmers club members to start their income earning activities which were directly linked with their farming. 100 farmers assisted to start vermicompost units, 50 farmers assisted to start goat and chicken rearing. This has helped them to start their own small units, which was much integrated with their farming activity. It is planned to strengthen the farmers clubs and to attract more farmers to shift to organic sustainable agriculture.





## RESTORE- House Maintenance Programme

A Good dwelling is a dream of many rural poor families but in actuality many are staying in dilapidated or unfinished houses. Due to other pressing need in their life, marginalized families are not able to mobilize money to construct or to do the maintenance of their houses. The result was that they were forced to remain in shabby houses, which affects their self-esteem. RESTORE- House Maintenance Programme supported by Mission Partners, Morley, Western Australia found very effective to assist resource poor families to take up urgent repairs of their houses and lead a happy life. We have been able to support 11 families to do the maintenance of their houses. MIDS followed a stringent beneficiary selection process to identify needed families to receive this assistance. A detailed maintenance plan is prepared with the active involvement of the beneficiary and MIDS. Funds were disbursed to the beneficiaries in instalments as per the progress of the work. In addition to the project assistance, beneficiaries are assisted to avail credit from their Self-Help Group to complete the construction work. RESTORE support has helped the poor to have better housing facility and lead a contented life.



Before

After



Before

After



**- Revolving Fund Assistance**

MIDS Self-Help Group members are desirous of involving in enterprise activities to expand their income base. Further their association with SHGs for the past many years had sharpened their mind to venture into individual enterprises. Besides this, poor rural are in need of credit to meet their other periodic credits. Procedures involved in availing loan from formal institutions are much demanding for them to fulfil. Credit facilities offered by MIDS under its Virutcham –Revolving Fund Assistance have helped SHG members to set up profitable activities or to meet their credit exigencies. Given below are the details of the Virutcham fund disbursement during the year 2019-20.



Region	Number of SHGs	Beneficiaries	Amount (Rs.)
Marthandam	64	343	96,00,000
Kaliakkavilai	78	369	95,40,000
Nagercoil	45	241	67,00,000
<b>TOTAL</b>	<b>187</b>	<b>953</b>	<b>2,58,40,000</b>

Revolving Fund Assistance is given to SHG members who have got proven track record in repayment. Application for credit assistance is assessed at the cluster level by the community organizer and final concurrence is given by MIDS after assessing them through its software (MIDS ACME) designed for that. While

disbursing these loans, priority has given for production activities. Sanctioned Revolving Fund is transferred into the bank account of the Self-Help Groups and repayment is collected back through MIDS regional bank accounts to ensure transparency and efficiency in fund management. This support was much appreciated by the target group people because of the hassle free sanction process and quick credit delivery.

**ICICI Linkage Programme**

Credit flow to the rural sector in general and preferential sections has been recognised as a crucial instrument in improving the capability of the households and increasing rural output levels, thereby accelerating the process of rural development. But in actuality credit flow to the rural areas or to the poor households from the formal financial institutions is very less due to varied reasons. Formation and strengthening of Self-Help Groups in the rural areas have provided a platform for the rural poor to engage in savings and credit activities. Banks and other financial institutions are now keen to provide credit support to worthwhile SHGs under their SHG-Bank linkage programme.

The main aim of this programme is to tap the potential of the SHG concept to bring banking services to the door steps of the poor, especially the women who have been neglected by the formal financial agencies in the past. Latent objective of this programme is to empower the rural poor by improving their access for the formal credit system in a cost effective and sustainable manner. MIDS networked efficiently with ICICI bank in providing direct loans to our SHGs during the reporting period to meet their credit demands. Given below are the details of the ICICI direct linkage programme.

Number of SHGs Availed ICICI loan	142
Total Amount of loan availed by all SHGs	Rs. 8,03,90,000



MIDS community organizers identified Self-Help Groups which are in need of external credit support. MIDS analyzed the internal lending process of the SHGs before recommending SHGs for ICICI linkage. Groups which are good in managing their own resources and has got proven track record in repaying earlier loans were given preference in the linkage programme. ICICI bank linkage has ensured easy availability of credit for the SHG members and helped them to fulfil their credit needs.

### Higher Education Scholarship

MIDS perceive that, rural households can come up in life by providing good education to their children. Youth who are trained in employable, job-oriented courses can easily get into useful employment within the country and overseas. Youth from marginalized families are not able to pursue job-oriented courses due to their financial backwardness.

These children needs external financial assistance to join courses in reputed educational institutions and be worthwhile to their families in future. MIDS provided Interest free loan scholarship assistance to selected rural youth to pursue their higher studies. MIDS followed a stringent beneficiary selection process with the active participation of its field level units to ensure that the scholarship support is given to the neediest youth in our operational area. Given below are the details of the scholarships distributed during the year.



Scheme	Date of Disbursal	Amount Per Student	Students Assisted	Total Amount
Mandy Pickering-Pharmacy 777 Higher Education Scholarship	January 17,2020	Rs. 20,000	17	Rs.3,40,000
Divine Mercy Higher Education Scholarship	February 06,2020	Rs. 25,000	11	Rs.2,75,000
<b>TOTAL</b>			<b>28</b>	<b>Rs.6,15,000</b>





## MIDS Members Welfare Scheme (MMWS)

MMWS (MIDS Members Welfare Scheme) initiated in the year 2018 is functioning systematically and providing solace to the deceased MIDS members family. The motto behind this programme is 'all for each, each for all'. Members pay an annual subscription to this scheme, which form the common fund for this programme. Members nominee get Rs.10,000 as assistance in case of death. MIDS had developed effective systems to monitor the scheme, deliver the benefits quickly and manage the programme funds. The assistance provided under this scheme was very timely for many poor families to meet the death related expenses of their family member. Given below are the details of the programme.

Number of Members Enrolled in the Programme	7,960
Subscription per member	Rs.100
Total Subscription collected	Rs.7,96,000
Death claims settled	32
Total death Claim Amount	Rs.3,20,000



## Micro-Insurance – Jeevan Madhur

Low-income families, marginal farmers, small traders are usually out of insurance coverage. The main reason for this exclusion is that they are unable to pay the premium and join traditional insurance policies. At the same time they need insurance coverage more than anyone else because of the type of work they are engaged. Micro-Insurance has become relevant in this context to provide insurance coverage to the people who are out of insurance coverage by collecting affordable premiums, that to in easy instalments. Micro insurance is a financial arrangement to protect low-income people against specific perils in exchange for regular premium payments. MIDS continue to service the Jeevan Madhur-Micro-Insurance Policies for the benefit of the policy holders. Policy holders are motivated to pay their monthly premium to LIC through MIDS. Specified persons are reaching out to the policy holders at their doorstep with our service. Good linkage is established with Life Insurance Corporation, Tirunelveli Division to get proper service of Jeeven Madhur policies serviced by us. Special efforts have been taken to redress the grievances of the policy holders and to provide prompt service in getting insurance benefits from the service provider, LIC. Given below are the programme specifics.

Number of Policies Serviced	1265
Total Premium Amount Collected	Rs.4,35,253
Death Claim Settled	1 no. (Rs.14,400)
Maturity Policies Settled	67 nos. (Rs.5,77,450)
Policies closed Prematurely	58 nos. (Rs.3,61,560)



## Ezhuvom Iyakkam – Cancer Awareness Campaign

Cancer is a fatal illness across the world – one of the horrific words a human being can listen to is being diagnosed with cancer. It is a chronic illness that imposes great economic burden on families because its management is costly. Cancer can be extremely dangerous when it is not discovered early and when adequate and proper care and attention is not given to the treatment. Therefore it is very important to go for regularly screening to find out if there is need for caution or treatment. MIDS target area has got high prevalence of cancer cases in the country. Cancer has affected the progress of many families in the targeted area.

MIDS in partnership with Caritas India started implementation of the project Ezhuvom Iyakkam designed to fight against cancer and life-style diseases. MIDS staff and volunteers actively participated in the common launching programme of “Ezhuvom Iyakkam” in Kanyakumari-District jointly organized by four Diocesan Social Service Societies (DSSS) at Azheer Community Hal, Kalluvilai. World Cancer Day was observed on February 9, 2020 simultaneously (3 P.M to 5 P.M) in 474 places in Kanyakumari –district with the active involvement of Self-Help Groups, Kolping families and youth groups. All these places programme started with a short meeting followed by door to door campaign against cancer and collection from the public. Eminent personalities like M.L.As, Panchayath Presidents, Ward members, doctors, parish priest were present for the campaign which was found very effective for us to reach-out 25000 families within a short period of time. Further it has given visibility to MIDS interventions in cancer care activities. General public responded positively to our campaign and donated generously for our cancer care programme. Given below are the funds mustered from the public for the programme –







Region	Amount Mobilized (Rs.)	Percentage
Marthandam	2,49,285	37
Kaliakkavilai	2,05,671	30
Nagercoil	1,34,800	20
Kolping Families	91,910	13
<b>TOTAL</b>	<b>6,81,666</b>	<b>100</b>

Funds mustered from the general public for our cancer care programme is effectively managed at MIDS level to provide consolation to the suffering cancer patients under its plan called "MIDS Jeevan". Project core team shows great responsibility in identifying needed beneficiaries to receive this assistance and faster delivery. Though the support (Rs.5,000 maximum) compared to the volume of fund they spent for treatment, it was a great respite for many resource crunched patients. We have disbursed Rs.1,75,000 to 39 beneficiaries under this scheme. Training of volunteers, cancer awareness programmes, school health programmes and linkage with line-institutions are planned as future intervention strategies.





## ARASI formation

MIDS has given much importance to women empowerment from its inception. Most of its programmes are directed towards the socio-economic development of the marginalized women in our area. Self-Help Groups promoted by the organization were found effective platform for the rural women for their economic advancement. This has helped them to attain some sort of economic self-sufficiency and excluded from economic enslavement. MIDS understood the need for women empowerment to provide them an equitable status in the social order. Women empowerment is women's ability to make strategic life choices where that ability had been previously denied them. Empowerment is central to the processes of maintaining the benefits of women at individual, household, community and broader levels. It involves the action of boosting the status of women through literacy, education, and training and rising awareness. Hence, women's empowerment is all about allowing and equipping women to make life-determining choices across different issues in the society. This calls for a separate entity or forum for women in our area to get will organized and to chart out specific programmes for their advancement.



ARASI (Association for Rural Women's Action & Sustainable Initiatives) units were formed in all our clusters to provide a separate entity to take up women centred issues. Cluster wise ARASI units were formed by bringing one member each from the existing SHGs of that particular cluster. Regional level ARASI is formed by bringing together selected representatives from cluster level ARASI units. MIDS level ARASI is formed by incorporating regional level ARASI office bearers. Office bearers for MIDS level ARASI was elected to manage the women federation (ARASI) and to develop programmes for the benefit of its members. We have completed the ARASI formation at three levels, cluster, regional and MIDS and elected office bearers to lead the association. Leadership training was imparted to the ARASI leaders at MIDS on October 9, 2019 to equip them to shoulder responsibilities for the effective management of its affairs.



Mrs. Sheeja Xavier, Community Organizer is designated as staff in-charge of the ARASI to coordinate and facilitate its activities. Periodic meetings of ARASI units at different levels are organized to deliberate on women related development issues and interventions to develop critical understanding about various subjects which are crucial to their development.

MIDS ARASI organized world women's day celebration at Thabore Retreat Centre, Kuzhithurai on March 14, 2020 with active participation of its members. Msgr. S. Varghese, Vicar General, Diocese of Marthandam inaugurated the programme. Fr. John Kumar, Director, MIDS presided over the function. Mrs. Parvathy, Inspector of Police, All Women Police Station, Marthandam was the chief guest. Mrs. Parimala Selvi, a trainer conducted a session on women and society. Mrs. Annie Rose, Programme officer, TASOSS, Fr. Arul Shyju, MIDS Joint Director, Mrs. Shobana, ARASI present was present for the function. Honoured 20 ARASI members who have got elected to the panchayath bodies in the local body election held in December 2019. The entire programme was planned and executed by the ARASI team members.

### **Paper and Cloth Bag Production**

Cloth and Paper bags are gaining importance, as these bags are 100% reusable, recyclable, biodegradable and at the same time eco-friendly and pose less threat to wildlife. It requires less energy for paper bags to be recycled than plastic bags. Government has banned the use of plastic carry bags, which increased the demand for cloth and paper bags in MIDS operational area. MIDS viewed this as an opportunity for its Self-Help Group members to start their own micro-enterprises in cloth and paper bag preparation. Paper bag production training was imparted to selected women at Nagercoil and Sooriacode to impart worthwhile skills in bag production and setting up individual production units. Initial capital assistance was given to all 25 women who have successfully completed the training. This has helped them to venture into the activity and derive a steady income from it. MIDS is in the process of setting up cloth bag preparation unit for which beneficiaries are trained and necessary tailoring machines are purchased.







Life was less ordinary for P.Maheswary, Melatherukari, Nagercoil. She is a mother of three children, two daughters and one boy. It is with great difficulty she is educating her daughters, her son dropped his studies when he failed in standard-X. Her family is staying in an old tiled roof house which needs immediate maintenance. It was a tough task for her to manage her family with the sole income of her husband (P.Micheal Raj) which he earns as a load man at Vegetable market, Vadasery. It was a hand to mouth survival for her family.

She is an active member of MIDS Kalki Self-Help Group, which instilled confidence in her to venture into small enterprises to earn added income for her family. She tried her luck in selling puppies and for few years it went on well. Slowly her mother dogs died and she was not able to proceed with this activity. She was in search for an alternative income earning activity which suits better to her family situation.

Paper bag production training organized by MIDS at MIDS regional office, Peruvilai on July 15,2019 has opened new paths for her. Taking inspiration from the training, she started the activity immediately by availing Rs.5,000 credit from her Self-Help Group. She used to order papers in bulk from Sivakasi and the company send it to her place by public transport. She needs to spent Rs.3,230 to purchase materials for preparing 1020 paper bags. She is able to prepare 1020 paper bags within 10 days-time after completing all her household works. She is selling one paper bag @ Rs.6, so her profit from the activity for 10 days is Rs.2,770 so as her monthly returns from this trade is Rs.8,310. She gets lot of order for paper bags from textile shops and Jewelleries. She becomes quite well-known in the local area and many people approach her for paper bags during special occasions like marriage, festivals etc. When she gets big orders, her family members assist her to complete the work on time.

She desires to learn screen-printing so that she can print matters on the paper bag as per the requirement of the clients, which will help her to augment her earning. When asked her about the success of her activity she said " be genuine in your activity, do it with dedication, ensure quality and timely delivery as per the need of the client". She expounded that to be successful in life we do not need to do big things...do things in a different way. I am indebted to my SHG and MIDS for their effective facilitation and for traversing with me in my new venture.



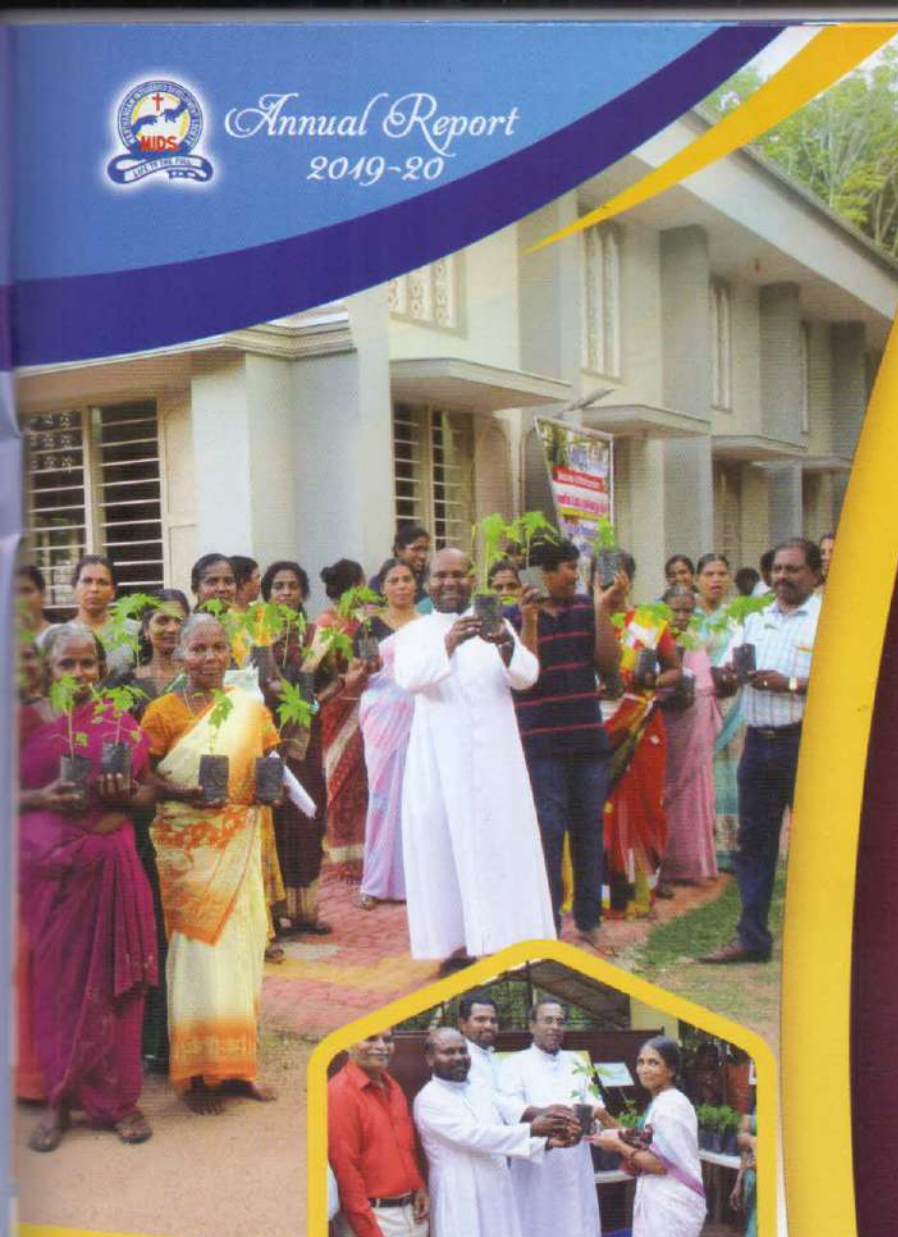


## Promotion of Papaya Cultivation

Papaya is a very wholesome, refreshing and delicious fruit. It is a rich source of vitamins.

Papaya is an ideal fruit for growing in kitchen gardens, backyards of homes as well as in orchards. Papaya is quick-growing and starts bearing within 8-10 months of transplanting. Papaya is the second best fruit in the world and has got a lot of nutritious value. It easily grows in all climate conditions and geographical condition of Kanyakumari-District. There has been an increased demand for papaya fruits in the local area and we consider it as an opportunity for the people to earn income from papaya plants.

MIDS started promoting papaya plants in its operational area as preparation for the Silver Jubilee Celebration of Marthandam Diocese formation. Quality papaya saplings are produced at MIDS nursery and distributed to the villagers. MIDS has decided an ambitious plan of supplying 20,000 papaya saplings to 10,000 families in its operational area. The official launching of the papaya sapling distribution was held at Fathimanager on June 5, 2019, world Environment day. This year we have distributed 4317 papaya saplings to families living in 17 parishes. A leaflet about papaya and its multiple uses were prepared in Tamil and distributed to the villagers to motivate them to grow papaya in their house backyards. MIDS is exploring the ways for marketing the papaya fruit grown by our farmers and to prepare value added products from it.





## Earth Day Celebration 2019

These days everyone is concerned about environmental degradation and pollution which is threatening human existence. World need to pay more attention to the health of the planet to save lives, and improve global health, now and in the future. Earth day is celebrated to promote clean living and a healthy, sustainable habitat for people and wildlife alike. Celebrating Earth Day serves as a conscious reminder of how fragile our planet is and how important it is to protect it.

MIDS, Caritas India and EDN Network jointly celebrated Earth day on September 20, 2019 in MIDS area. Two Mass awareness programmes organized as part of the Earth day celebration at Edaivilagam and Sooriacode. Short session about the importance of preserving our scarce natural resources and environment was arranged for the participants. Relevance of Earth Day celebration at different levels is highlighted during the programme. SHG members, school students, youth club members and general public attended the Earth day celebration. Participants were given two papaya saplings each to grow it in their house backyards and as a mark of Earth day celebration.







### Medical Camp for fire victims

Fire burn injuries affect the person in diverse ways. Problems faced by burn injury patients are pain, anxiety, depression, post-traumatic stress disorder, concern about bodily disfigurement, social isolation and financial burden due to the prolonged duration of hospitalization and treatment required. Children and youngsters are feeling more about the physical deformity caused to them due to fire. This affects their personality and they slowly keep away from social/community gatherings and lead an isolated life. 90% of these burn injuries can be cured by corrective surgeries. MIDS in collaboration with Ganga Hospital, Coimbatore had initiated a programme to assist persons with fire burn injuries to go for corrective injuries and correct their physical deformity. MIDS had given due publicity about this special scheme in its operational area and identified the fire burn victims to make best use of the opportunity. A screening test was organized at MIDS on November 22, 2019 assess the medical feasibility of performing these corrective surgeries in the patients. Thirty one persons with fire burn injuries from different parts of Kanyakumari-District attended the premedical camp. Dr. Karthik, Ganga Hospital, Coimbatore conducted the screening tests. Based on the clinical assessment patients are advised to report to Ganga Hospital for the expert treatment, which they offer to do it for free of cost. So far 14 fire burn persons made use of this treatment facility and appreciated the good care they received from Ganga Hospital.





## Kolping India, Marthandam Region

Kolping India, Marthandam region is functioning systematically for the cohesive development of its members, who mostly, belongs to the lower strata of the society. Its activities are centred on developing a sense of community and mutual help. Kolping stands for new perspectives, education and opportunities for participation. Marthandam region had taken active steps to form more units (Kolping families) in its operational area and to strengthen the capacities of the existing Kolping families to offer effective guidance to the rural poor in their development initiatives. Given below is the short profile of Kolping India, Marthandam region.

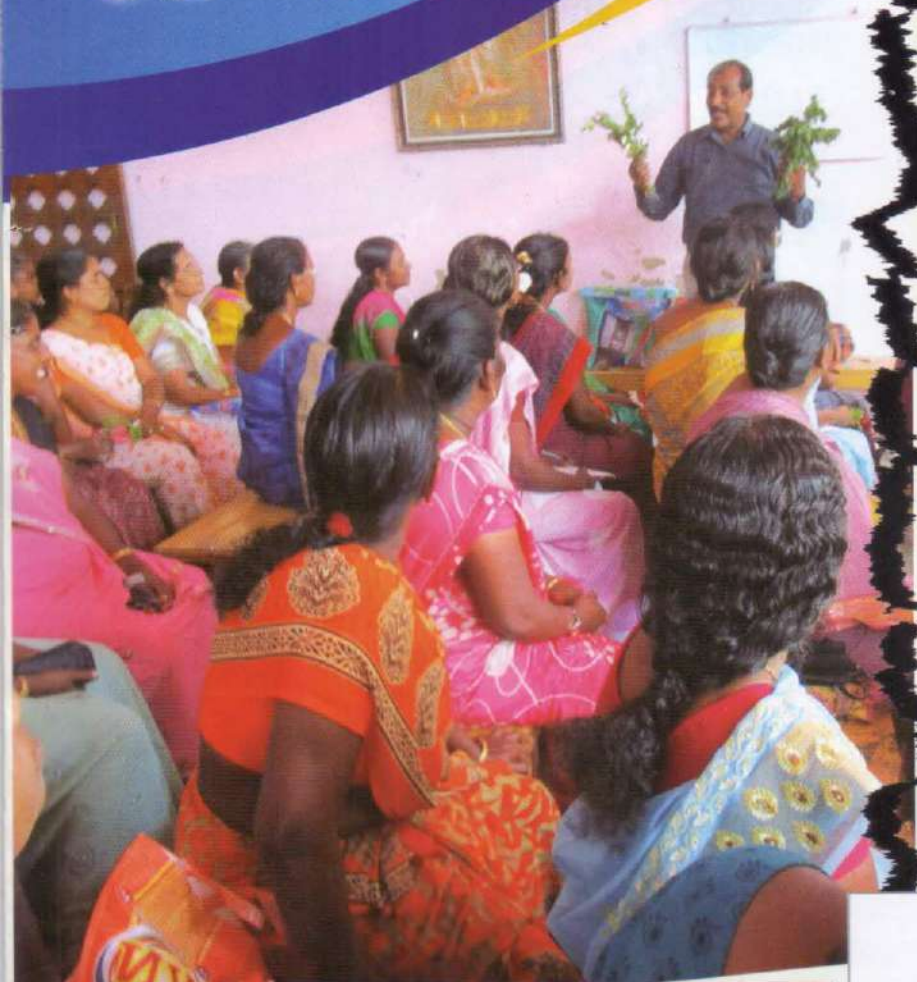


Number of Kolping families	102
Total Kolping Members	1895
Total Male Members	245
Total Female Members	1650
Total Savings of Kolping Families	6,75,25,850/-

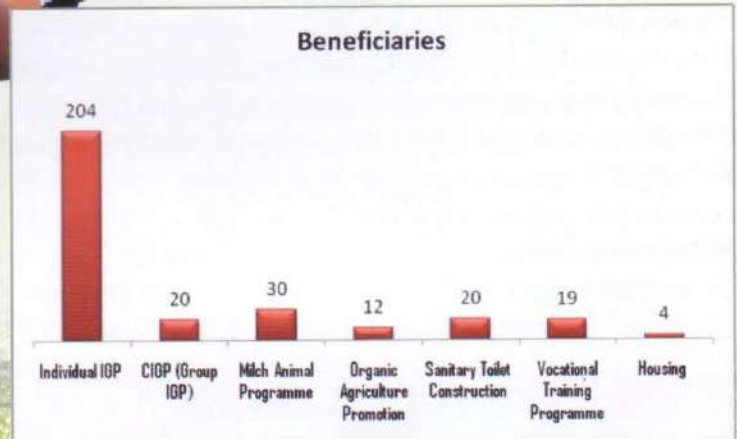




Constant facilitation and guidance were provided to the Kolping families to manage their group resources effectively for the socio-economic development of its members. Measured interventions and trainings are imparted to the Kolping members and its leaders, so that they will be better equipped to develop economic programmes for their advancement and come forward to involve in community/social issues which are deterring their progress. We have found that Kolping families are providing an apt platform for the rural poor, especially women to develop their knowledge base and acquire appropriate skills which are vital for their betterment. Kolping, members are assisted to expand their family income by involving in individual enterprises/income earning activities. Enterprise promotion trainings and initial capital support are provided to the members to setup such enterprises. Given below are the specific activities of Kolping India, Marthandam region for its members.



Programme	Beneficiaries	Amount (Rs.)
Individual IGP	204	27,00,000
CIGP (Group IGP)	20	2,00,000
Milch Animal Programme	30	5,25,000
Organic Agriculture Promotion	12	18,000
Sanitary Toilet Construction	20	3,00,000
Vocational Training Programme	19	5,05,000
Housing	04	2,00,000
<b>TOTAL</b>	<b>309</b>	<b>44,48,000</b>







Kolping India, Marthandam region is actively implementing the various programmes to nurture and promote a healthy environment and life-style in its target area. These programmes are planned, designed and executed with the dynamic involvement of the target group people to ensure sustainability of the actions initiated under this programme. In this context, Nadaikkavu village is selected to implement different programmes connected with solid waste management; Cheruppalloor village is selected to promote Organic Agriculture Practice and Attoor federation is chosen to execute programmes to control open defecation.

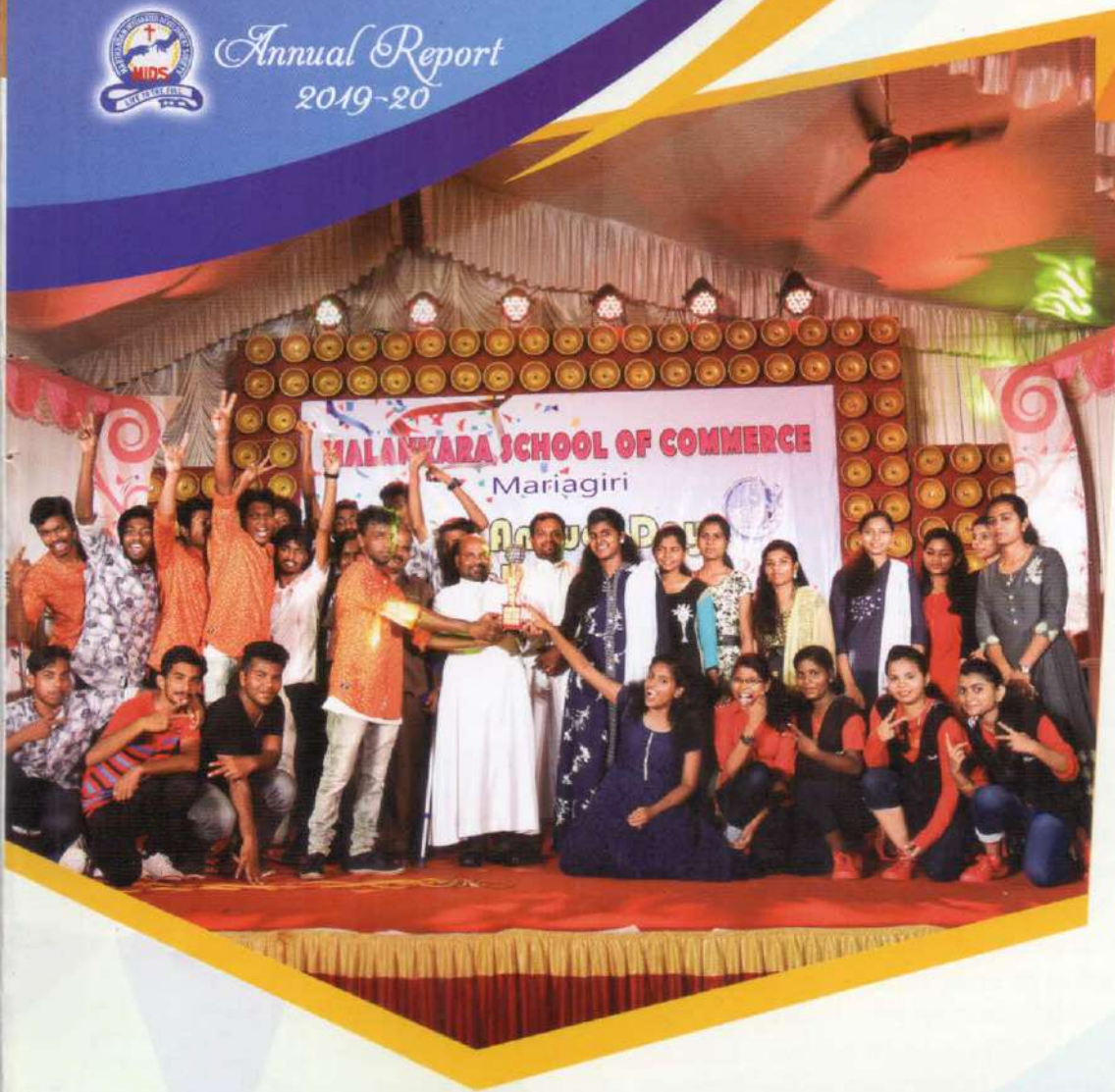
Kolping Day was celebrated on October 26, 2019 with active participation of 887 Kolping members at Thabor Retreat Centre, Kuzhithurai. Most Rev. Vincent Mar Paulos, Bishop of Marthandam Presided over the function. Dr. Sherlin, Professor, St. Xavier's College of Education, Palayamkottai conducted a session on highlighting the importance of consuming food that grown locally under the title "Nam Mannin Unavu Namkku Entum Vazhvu".

## Malankara School of Commerce

Human Resources are the key to development and growth in the post-liberalisation era. Understanding the need for a well-qualified and highly talented workforce, investment in education and skill development is necessary. Reputed organizations and companies are looking for qualified and talented youngsters to manage their business enterprises. Demand for trained people in commercial sector is sure to surge up in the coming years too. Malankara School of Commerce started as a separate wing for Kanyakumari Community College in the year 2014-15 to provide specialized coaching to the youngsters in commercial field and assist them to complete Chartered Accountant course. The course curriculum of the institution is designed in such a way to provide ample avenues for the student to develop his/her skills and acquire practical skills in trade and commerce. Given below are the courses offered by the institution under its Integrated Scheme of Professional Studies







Constant facilitation and guidance are provided to the Kolping families to manage their group resources effectively for the socio-economic development of its members. Measured interventions and need based trainings are imparted to the Kolping members and its leaders so that they will be better equipped to develop economic programmes for their advancement and come forward to involve in community/social issues which are deterring their progress. We have found that Kolping families are providing an apt platform for the rural poor, especially women to develop their knowledge base and acquire appropriate skills which are vital for their betterment. Kolping, members are assisted to expand their family income by involving in individual enterprises/income earning activities. Enterprise promotion trainings and initial capital support are provided to the members to setup such enterprises. Given below are the specific activities of Kolping India, Marthandam region for its members.

First Year	i) CA Foundation. ii) Diploma in Computerised Financial Accounting. iii) B.Com (DDE) iv) Diploma in Accounts Executive (NSDC) and v) Soft Skill training.
Second Year	i) CA Intermediate (Group I) ii) Diploma in Foreign Trade and Export Import Documentation. iii) B. Com (DDE) iv) Diploma in Documentation Assistant (NSDC) v) Service Commission (Clerk Grade)
Third Year	i) CA Intermediate (Group II), ii) Diploma in Business Oriented Computer Application. iii) B. Com (DDE) iv) Diploma in Junior Software Developer (NSDC) v) Service Commission (Officer Grade)

Malankara School of Commerce has got excellent teaching faculties who are ably guiding the students in their learning. We hire few experts, as visiting faculties and they visit the institution periodically to assist the students in studies. A good campus ambiance is maintained to excel the performance of the students. Industrial visits and article ship trainings are arranged for the upliftment of the students and to expose them to various working situations. Seminars and workshops were arranged to abreast the student community about the latest information and new skills related to the specific subject. Students of Malankara School of Commerce performed remarkably well in the C.A foundation and Intermediate examinations. Students who have passed out from our institute are able to get employment in reputed business establishments, which is quite rewarding for all those who are associated with it.





## Conclusion

Human development is about giving people more freedom to live lives. It means developing people's abilities and giving a chance for them to use. Human development is, fundamentally, about more choice. It is about providing people with opportunities, not insisting that they make use of them. No one can guarantee human happiness, and the choices people make were their own concern. The process of development- should at least create an environment for people, individually and collectively, to develop full potential and to have a reasonable chance of leading productive and creative lives that they value.

MIDS interventions all these years were focused towards empowering the local community and enhancing the abilities of the marginalized. Platform of Self-Help Groups have found an effective tool in empowering the neglected and promote resourcefulness in them. Need based trainings and area specific programmes are designed implemented to equip the target group people to be masters of their destiny by availing the avenues before them for their growth. Considerable amount of economic resources have pooled in projects/programmes for their benefit, which helped many families to become self-reliant. We need to work together in the coming years with our target group people and stake-holders to sustain the achievements we gained through our collective effort to make it more justifiable one.

**Sajan Joseph, M.S.W,**  
Project Officer, MIDS





# Special Thanks to Our Partners



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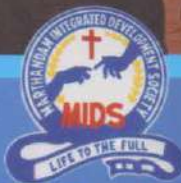
Maggie Box



Mandy Pickering







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