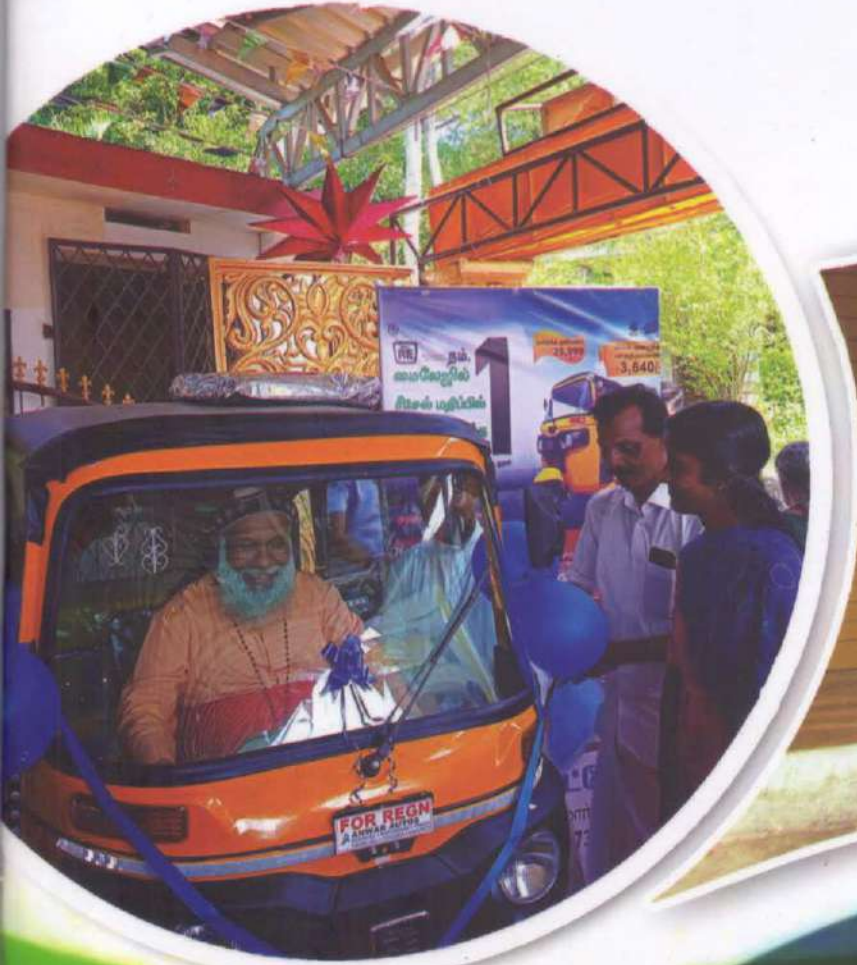




MIDS

(Marthandam Integrated Development Society)
Diocese of Marthandam



“இரக்கத்தின் முகமாக”
“கருணையின் கருவுலமாக”

Annual Report
2021-'22

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Message from President



Dear Friends,

I am really happy to know that MIDS [Marthandam Integrated Development Society] is publishing its annual report for the year 2021-22. I am sure the report will be self-explanatory of the positive impacts brought out through the various programs initiated by MIDS to bring people from periphery to the centre of the society. For the last twenty-five years MIDS has established itself as an organization committed towards the welfare and empowerment of poor children and needy people.

The organization has aimed at creating self-reliant families. Through the Self-help groups and Marian movement women are trained to support one another. I am sure that this report will not only be a record of the achievements, but also an appraisal of the programs already carried out, and it will provide a new impetus and vision to go ahead in this post-Covid world. It will help us to know about the diverse interventions of MIDS and how it was beneficial for the target group community in their struggle for self-reliance. Self-reliance is the ability, commitment and effort to provide the economic and spiritual necessities of life for self and family. As people become self-reliant, they will become capable to serve and care for others. Self-reliance is a great value; it is the secret of success in life. A self-reliant person never gets discouraged by failures, or disheartened by reversals. The different interventions of MIDS were geared to promote self-reliance among its target group, and the organization succeeded to a great extent in this endeavour.

As the organization completed its Silver Jubilee Year, it is appropriate to retrospect its past intervention, its effectiveness and how it contributed to the self-reliance of its target group people. MIDS team has been working very closely with all the stake holders which made its interventions unique and particular. I appreciate them all.

Yours in our lord,

+ *Amocules*

✠ Vincent Mar Paulos
Bishop of Marthandam



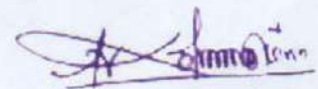
From the Desk of Director

Dear Friends,

Economic empowerment will contribute to sustainable community development. MIDS through capacity building, develop community capacities such as ability, skill and knowledge of mobilizing resources, planning and evaluating community initiation and solving problems to gain the mastery over their lives. It also motivates the community to participate in the projects and help them to improve quality of their lives. We have continued with our animation and capacity building programmes to strengthen the peoples organization to make them responsible at the grassroot level in ensuring a sustainable development.

MIDS involved courageously during the second wave of COVID-19 in collaboration with various stakeholders in ameliorating the sufferings of the affected. Mid-day meal distribution for the street dwellers during the peak days of COVID-19 second wave was highly appreciated by all. Effective networks has been established with various line departments in reaching out to the pandemic affected. MIDS has drawn up 25 specific programmes as part of its Silver Jubilee Celebration and to reaffirm its commitment for the poor & marginalized.

We have received continuous patronage and support from our funding partners, they were always there to assist our genuine requests. His Excellency Most Rev. Vincent Mar Paulos, Bishop of Marthandam was constantly encouraged us in our mission for the marginalized sections of the society. Board of Trustee of MIDS, Diocesan Priests and religious sisters working the diocese have provided effective guidance and support to make our interventions more effective. The faithful cooperation extended by MIDS staff team helped us to carry out programmes most proficiently.



Fr. John Kumar. K,
Director, MIDS



ACTIVITY REPORT 2021-2022

■ Self-Help Groups [Nirai Vazhvu Sangams]

Self-Help Groups (SHGs) are informal associations of people who choose to come together to find ways to improve their living conditions. It is a self-governed, peer-controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose. MIDS continued with its efforts in forming and strengthening SHGs in its target area. Effective facilitation has given to the Self-Help Groups to manage their group affairs systematically for the benefit of its members. Given below are the profile of MIDS SHGS.

Region	SHGs	Total Savings (₹.)	Percentage
Kaliakkavilai	176	8,67,83,475	45
Marthandam	198	9,93,10,581	39
Nagercoil	101	3,52,49,736	16
TOTAL	475	22,13,43,792	100



Primary aim of forming Self-Help Group is to promote resourcefulness among the rural poor and free them from the clutches of the moneylenders. MIDS SHGs are providing an effective forum for its members to save their little money and use it to meet their credit needs. SHGs are systematically rotating their savings and has developed effective internal control systems to ensure proper repayment. Given below are the details of the credit details of SGHs during the year 2021-22.

Region	Group Loan (₹.)	MIDS Loan (₹.)
Marthandam	23,46,70,530	2,77,48,532
Kaliakkavilai	19,83,71,654	2,74,87,570
Nagercoil	7,43,98,304	1,76,30,794
TOTAL	50,74,40,488	7,28,66,896



SHG credit support is beneficial for the rural poor in setting up micro-enterprises e.g. personalised business ventures like tailoring, grocery, petty business and livestock rearing. Financial inclusion attained through SHGs has led to improved maternal health and the ability of the poor to combat disease through better nutrition, housing and health especially among women and children.

Family Development Programme

Regardless of its causes, poverty has devastating consequences for the people who live in it. Families that are poor have more stress because of their poverty, and the ordinary stresses of family life become even more intense in poor families. Women headed families and families with head of the family is sick are in need of external support to come-up in life. Save A Family Plan-Family Development Programme, which provides resources to the poor families for their economic development. Family Development Programme give stress in promoting sustainable income earning units/activities by the beneficiary family. Given below are the details of the families beneficiaries benefitted under this programme.

Year wise Details of the Partner	Families
Less than One Year	48
One Year to Two Years	30
Two Years to Three Years	01
Three Years to Four Years	08
Four Years to Five Years	27
Five Years and Above	94
TOTAL	208





Beneficiaries are guided effectively to utilize the programme assistance usefully for their economic improvement. They are being assisted to develop yearly action plan to utilize the project fund and chalk out a six year plan for the gradual progress of their families. Funds were disbursed to the individual bank account of the partner families directly from Save A Family Plan (India). MIDS ensured that they have utilized the amount for the purpose for which it is provided to them and assisted them to set-up useful micro-enterprises. Given below are the details of the fund disbursed to the partners families during the reporting period.

Activity	Beneficiaries	Amount (₹.)	Percentage (%)
Goat Rearing	95	16,53,650	29
Poultry Farming	73	11,40,855	20
Tailoring Centre	47	8,45,656	15
Cloth Business	30	5,49,865	9
Cow Rearing	19	3,50,274	6
Stationary Store	15	2,90,245	5
Vegetable Cultivation	11	1,66,630	3
Infrastructure facility	08	3,85,844	7
Education	03	52,891	1
Drinking water connection	04	43,116	1
Others	12	2,43,419	4
TOTAL	317	57,22,445	100

■ Thalirkal Ulagam [Children Sponsorship Programme]

Poor children typically go to schools with inadequate facilities where they receive inadequate schooling. They are much less likely than wealthier children to graduate from high school or to go to college. Their lack of education in turn restricts them and their own children to poverty, once again helping to ensure a vicious cycle of continuing poverty across generations. Poor children are more likely to do poorly in school and to have low educational attainment, these educational problems are another major consequence of poverty. MIDS Thalirkal Ulagam Programme is providing financial support to children from economically poor families to pursue their school studies. Given below are the details of the children assisted under this project.

	Children Supported	Percentage
All for Life- Life for All, Australia	208	41
Kinder Und Familian Hilfe, Germany	178	35
Externato De' Penafirme, Portugal	70	14
Kindermissionswerk, Germany	19	4
Förderverein Indienhilfe Saar e.V., Germany	23	4
Indian Benefactors	10	2
TOTAL	508	100

This programme is designed in such a way to provide a level playing ground for the poor children to develop their talents in full potential. Diverse trainings and guidance programmes are organized under the Thalirkal Ulagam programme. Due to COVID-19 Pandemic we were not able to conduct special programmes under this programme. MIDS have made necessary arrangements to release Rs. 2,500 each to the families of the sponsored children to tide over the difficulty situation arise out of COVID-19/Lockdown. Together with the financial assistance we have provided COVID-19 preventive medicine and protective face masks to the children. Further children were contacted over mobile phone on a regular basis and provided necessary counselling support under Sudhier programme. This year 61 children graduated/completed sponsorship and joined for different job oriented courses. Rs.9,25,209 was distributed to the students as small savings amount which we have set aside from their sponsorship support. Alumni [AASTHI] meeting of the out gone students was organized at MIDS on October 16, 2021 in which 36 persons participated. Christmas celebration of the sponsored children was organized at MIDS on December 10, 2021 in an elegant manner.



Family Enrichment Programme [FEP]

Economically poor families are finding it hard to manage their families with their meagre income which they derive from engaging in all types of odd jobs. Economic backwardness has pushed them down in the social ladder. These marginalized families need constant motivation and financial support to come up in life. Many of these families are eager to involve in production activities to augment their family income but mustering necessary finance is a big hurdle for them.

FEP [Family Enrichment Programme] supported by German Benefactors is found very effective in assisting most backward families in our area for their economic development. Staff in-charge of the programme contacted them on a usual manner, facilitated them to identify viable income generation activities. Necessary initial capital to start such ventures are made available to them from the Programme. This support was very timely assistance for them to involve in income earning activities. Given below are the details of funds disbursed under this project during the reporting period.

Purpose	Beneficiaries	Amount (₹.)	Percentage (%)
Goat Rearing	33	3,26,000	59
Chicken Rearing	09	73,000	16
Medical Expenses	04	40,000	7
Petty Shop	03	30,000	4
Education	02	27,000	4
Others	05	50,000	10
TOTAL	56	5,46,000	100



■ Marian Movement

Widows in every Society, experience number of problems and challenges, which are social, cultural, political and economic in nature. These challenges are prohibiting them from involving in livelihood interventions and act independently. MIDS has started the Marian Movement in 2017 to organize them effectively at different levels and assist them for their socio-economic development. The aim of this intervention is that widows could live free of stigma and discrimination, with dignity, rights and economic independence, and have a voice in decisions that affect their lives in the household and the public sphere. Cluster level Marian Movement forums and its periodic meetings has instilled confidence in them. This has changed their outlook toward life and face life realities in a bold manner. Five hundred forty three [543] widows are enrolled as members of Marian Movement and are regular in attending its meetings.

Widows are aspiring to achieve personal and occupational goals and start livelihoods activities for the benefit of their family members. MIDS animation and informal trainings has contributed to the attitudinal change of the widows in our area. They now shows interest in involving in livelihood activities, if they get initial financial support. Marian Movement was successful in assisting widows with necessary funds to start their own individual income earning activities. Given below are the details of financial assistance distributed to the widows to start livelihood activities.

Activity	Beneficiaries	Unit Cost (₹.)	Total Amount (₹.)
Goat Rearing	56	15,000	8,40,000
Chicken Rearing	37	15,000	5,55,000
Petty Business	29	15,000	4,35,000
Tailoring	12	15,000	1,80,000
Cloth Business	10	15,000	1,50,000
Cow Rearing	05	15,000	75,000
TOTAL	149		22,35,000



COVID-19 Relief Activities

The second wave of COVID-19 in India has had severe consequences in the form of spiralling cases, reduced supplies of essential treatments, and increased deaths particularly in the young population. A steady increase followed by an exponential surge in infections from April 2021 onward culminating in the second wave of the pandemic. Hospitals were filled with COVID-19 patients and health care system were not able to cope up with the situation. Lockdown imposed by the government has further aggravated the suffering of the poor in MIDS operational area. MIDS had taken up various activities as part of its COVID-19 relief interventions.

MIDS staff and its volunteers shown much courage and character in reaching out to the affected families and providing solace to them. It is interventions during the COVID-19 second wave peak time was highly appreciated by the general public and district administration. Major interventions, are given below.

Activity	Facts
Distribution of Cooked Mid-day meals	Mid-day meals prepared at MIDS and distributed to 100 people staying on the streets/wayside from Kaliakkavilai to Marthandam from May 10 to 31,2021
Relief Food Packets	Distributed relief food packets [dry-ration] to 609 Covid-19/Lockdown affected families
Food Kits to Sri Lankan Refugees	60 Sri Lankan Refugee families assisted with food packets
Distribution of Homeopathic Medicines	Distributed Preventive homeopathic medicines to 2000 vulnerable families
Immunity Boosters	Distributed immunity boosters to 250 frontline workers
Medical kits (containing Oximeter, thermometer, sanitizer, Masks etc)	Distributed medical kits to 315 front line workers
Medicines to Leprosy Patients	Handed over essential medicines worth Rs.44,000 for the leprosy affected persons to the district administration.
SudHIR Volunteer Service	Psychosocial Support to COVID-19/Lockdown affected families



Mrs. Bincila Mary, a house wife staying with her only daughter at Adichavilagam in S.T. Mankadu Panchayath. Her husband (M. Sobithraj) is working in the middle-east as a construction worker. Her daughter completed her standard-XII studies and waiting for the NEET result. Bincila does tailoring as a part-time activity to earn income for her family. Though she is less educated (Standard -VIII), she is always there in the forefront to support poor and needy in her locality. She never waits for the request of the needy but voluntarily go ahead to assist them. She has got a special ability to sense the need of the people in her locality. She has got a very pleasing personality trait and always smiles.

In the month of September 2021, she came to know that Mr. Lawrence Family, consisting of 4 members are suffering from fever and they were without proper food for few days. By knowing their struggle she went to the Primary Health Centre and purchased necessary medicines for them. She also prepared some food items for them and reached their house to hand it over to them. When she reached the house, she found that the health condition of the family members were very critical. She immediately arranged a vehicle from the local area and reached them to PPK, Hospital at Marthandam. All the four family members tested COVID -19 positive. Health condition of Mr. Lawrence was very critical and the entire family was undergone treatment at the hospital for two weeks. They returned home healthy.

Relatives of Bincila scolded her for going to the family which is infected with corona virus. They said if you got infected with corona, who will look after you and how you will find out the money for the treatment. Mrs. Bincila Said " I was not worried about my health..I was worried about the family which was infected... There was nobody to help them... Now I feel very happy about the work I have done for them. After returning from hospital Mr. Lawrence and family thanked me. They were on tears when they were thanking me for helping them to get treatment at the right time. "



Mrs. Bincila is very active as a volunteer under SuDHIR project. She used to motivate the people in her area to go for vaccination against COVID-19. She convince them about the importance of vaccination to prevent COVID-19. Network with the primary healthy centre, Chemanvilai to get token for vaccination, remind the public to go for second doze vaccine on time. She also disseminate information about vaccination camps organized by the government and motivated people to make best use of the facility. She motivated people with fever to go for RTPCR (COVID-19) test and make necessary arrangements at the health centre. She contact the persons in-charge of the clinic there.



She has got a special skills in consoling the people and impart confidence in them. She used to contact the COVID-19 affected persons over telephone and listened their problems. Few COVID-19 patients/recovered people were asking her to call them regularly because they were feeling very calm after talking to her. Mrs. Bincila said "I was able to do my little bit to help the poor in my area as a MIDS volunteer. While seeing the miseries of the poor I felt very much disillusioned but I tried my level best to console them and make them as comfortable as possible." Caritas India recognized her committed work and awarded the Best Volunteer-Caritas Samaritan Award under SERVICE 2021 and she received the award on December 11, 2021.

▪ Flood Relief work

Kanyakumari-District has been experiencing heavy rain in October- November 2021. Heavy rain fall due to cyclonic pressure from November 12 to 14, 2021 had inundated low-laying villages in MIDS operational area. Opening the shutters of major dams due to heavy inflow of water aggravated the problem, especially to families living in the banks of Thamirabarani river. MIDS were there in the forefront to rescue the flood affected families, reach them to safer places and to provide relief assistance to the flood victims.

MIDS distributed bed sheets and sleeping mats to 100 families which are affected by flood on November 15,2021. MIDS carried out this activity in coordination with the district administration. Cooked meals were distributed to the inmates of flood relief camps at Government Middle School,

Pallikal and Government Middle School, Mankadu for few days. Relief food packets [dry ration], containing essential grocery items were distributed to 475 flood affected families in MIDS operational area. MIDS staff members and volunteers made necessary arrangements for the relief food kits distribution.

Heavy rain and flood water damaged sanitary toilets of a number of rural poor families in MIDS operational area. MIDS assisted 10 families to construct sanitary toilet with the generous financial assistance of Catholic Relief Service. Financial support of Rs.12,000/- provided to them for the sanitary toilet construction was a great help for them at a time when they lost everything in the flood.

November flood had destroyed, damaged a number of houses in MIDS operational area. Poor families with scarce income were helpless in this situation. Further COVID-19 pandemic had already reduced their income source. MIDS assisted 19 most deserving families with Rs.20,000 each to do the urgent repair/maintenance of their damaged houses. Beneficiaries utilized the support properly and most of them have availed credit from their Self-Help Groups to complete the maintenance work.



▪ Dalit Development Programme

Dalits are suffering from deprivation in socio-economic and educational aspects. The monthly income of majority of the dalit families is very low as they are living below poverty line and are working still in unorganized sector or caste based occupations. MIDS had initiated a programme to organize dalit families in its operation area from 2020 onwards. Periodic meeting of the dalit forums at 10 target villages are organized to discuss issues which are hindering their development and plan new interventions for their integrated development.





MIDS had given much stress in increasing the family income of the dalit families in our operational area by promoting individual income generation activities. Proper facilitation and guidance has given to the dalit families who have started micro-enterprises with MIDS financial assistance. We have provided financial support of Rs.10,000 each to 86 dalit families to start/expand their income earning activities. This initial capital support has helped them to start new income earning activities or to expanding their existing activities. Given below are the details of the fund disbursement.

Sl.No.	Activity	Beneficiaries	Total (₹.)
1.	Goat Rearing	30	3,00,000
2.	Chicken Rearing	21	2,10,000
3.	Palm Leaf Basket Making	19	1,90,000
4.	Tailoring	14	1,40,000
5.	Petty Shop	02	20,000
	TOTAL	86	8,60,000

■ Golden Jubilee Housing Programme

House is the third important need of man after food and clothing. A safe house provides a good environment for the families to lead a contented life and provide an opportunity for the children to study well. It is a fact that a number of families in MIDS operational area are living in rented houses or improper houses. These families are facing a lot of hardship because of indecent houses. Marginalized families are not able to muster money needed to construct an own house.

MIDS with the active financial support of Save A Family Plan India has assisted 10 marginalized women headed families to construct own houses under its Golden Jubilee Housing Programme. MIDS identified these 10 families by following a rigours selection process by involving the local structures like Self-Help Groups and village leaders. Given below are the GJHP beneficiaries

Sl.No.	Name of the Beneficiary	GJHP Code	Sl.No.	Name of the Beneficiary	GJHP Code
01.	Anitha. A	GJHP 278	02.	Anitha Suresh Babu	GJHP 279
03.	Kala. P	GJHP 280	04.	Kamala Bai Sivaraj	GJHP 281
05.	Latha Irinisa Selvaraj	GJHP 282	06.	Lathika. V	GJHP 283
07.	Mebel Rani. E	GJHP 294	08.	Rani. V	GJHP 285
09.	Saradhabai. R	GJHP 286	10.	Vichithra. V	GJHP 287



A detailed implementation plan (DIP) was prepared with the active involvement of the beneficiaries and time frame to complete the stage wise construction of the house was finalized. Financial assistance of Rs.2,00,000 was disbursed to the beneficiaries as per table given below.

Stage	Beneficiaries	Date of Disbursement	Amount Per Beneficiary	Total Amount
Basement	10	June 14, 2021	₹. 50,000	₹. 5,00,000
Up to Concrete	09	August 16, 2021	₹. 50,000	₹. 4,50,000
Roofing	01	September 16, 2021	₹. 50,000	₹. 50,000
Concrete	09	September 16, 2021	₹. 70,000	₹. 6,30,000
Roofing	01	September 22, 2021	₹. 70,000	₹. 70,000
Work	03	March 04, 2022	₹. 30,000	₹. 90,000
Completion	05	March 11, 2022	₹. 30,000	₹. 1,50,000
	02	March 30, 2022	₹. 30,000	₹. 60,000
TOTAL				₹. 20,00,000

■ Ezhuvom Iyakkam-Cancer Care Project

Cancer is the most dreaded disease in the modern world. Increasing stress levels, sporadic sleeping patterns and chemical laden food material are some of the major reasons why Cancer strikes its chords with human body. MIDS operational area [Kanyakumari] district has got high prevalence of cancer cases. Quite often cancer is diagnosed at an advanced stage when nothing much can be done to cure the sickness. It is important to identify cancer at an early stage and give proper treatment. MIDS in collaboration with Caritas India has continue to implement Ezhuvom Iyakkam –Cancer Care project.



DSSS level launch of the Ezhuvom Iyakkam was organized on December 11,2021 at MIDS from 10 A.M to 1 P.M. Msgr.S.Varghese,Vicar General, Diocese of Marthandam inaugurated the Ezhuvom Iyakkam project. Fr.Albert Thambidurai, Director, TASOSS[Tamilnadu Social Service Society] was the chief guest for the programme. Dr.H.Sydney Hoper, M.D [BCCM] R.C.C Medical Council Senate Member and Residential Medical Officer, Grace Hospital, Kaliakkavilai conducted a short session on cancer.

This phase we have given more thrust to cancer prevention activities by organizing area specific cancer awareness and screening camps at the villages. MIDS Utilized the service of its volunteers in conducting cancer awareness and screening camps for the general public. In order to capacitate the volunteers we have organized one day orientation programme for the volunteers on January 10,2022. Issue based training in Organic Agriculture promotion was organized for the benefit of the progressive farmers in the project area. Effective networking is established with different stake-holders who are involved in cancer prevention activities in MIDS operational area to make our intervention more effective. In order to ensure community participation and involvement in MIDS cancer care activities we have organized World Cancer day at 254 places with the active involvement of the SHG members and CBO members on February 27,2022. MIDS has been quite successful in mustering local funds from the general public for its cancer care activities. Given below are the details of the local fund mobilized for this programme.

We have supported 29 cancer patients with finance to meet their medical and basic needs. A total of Rs.1,37,000 was distributed under MIDS JEEVAN programme.

Source	Amount	Percentage
Cancer Day Observation	₹. 2,50,606	80
Kolping Families	₹. 47,500	15
Coin Boxes	₹. 14,132	5
TOTAL	₹. 3,12,238	100



■ TASOSS –CEI Migrants Project

*M*igration and internal displacement are among the most pressing topics on the international agenda today. The reasons why people decide to migrate are multiple and complex. They include the absence of employment opportunities in their locality and in search for better living conditions. MIDS has implemented different programmes under the CEI-Migration project. We have finalized Arumanai and Muzhukodu Panchayath as the target area for executing this project. Ten volunteers are selected and trained in involving this project. They have conducted an extensive migrant survey in the project area to collect relevant information about the migrants. For the effective coordination of the project measures and to reach-out the migrants in an effective manner we have opened migrant facilitation centres at Thachoorkonam and Mugavoor.

We have formed two vulnerable groups in the target area for their socio-economic development. Unskilled youth in the area are identified to impart useful and productive employable skills so that they could find out employment in the vicinity. Capacity building training for the Panchayath Raj institutions were organized to sensitize them about the migrants issues and ensure their cooperation in our efforts to reduce instance of migrants in our area. Efforts are made to network with different government departments and like-minded organizations to carry out diverse programmes for the benefit of the migrants.



■ CTWWC Project

Children are a gift from God and a source for the growth of His Kingdom here on Earth. Each child is unique and has got innate abilities. He/she has got a conducive atmosphere to develop his inborn talents to the fullest and to be contributor to the development of the mankind. But it is sad to note that many children in our area are not getting a level playing ground to develop their talents in the fullest because of their family situation. Orphaned children and children from economically backward families are often sent to the Children Care Institutions(CCI) to get proper care and education. It is true that these institutions (CCIs) are providing a great service to the neglected children for their education. But the inmates of these care homes are not getting the emotional support. Children come into the world with certain basic emotional needs: the need to feel loved and the need for a positive self-esteem. As children grow, they continue to need their parent's love and attention.

Changing The Way We Care (CTWWC) project initiated in MIDS operational as a pilot project identify and assist vulnerable children in our area to return to their home from the care homes. As a first step CCI children from 10 Panchayaths were identified with the active involvement of the community organizers and volunteers. Parents/guardians of these children were motivated not to sent their children to the CCIs. Two hundred vulnerable children from the target area were identified and provided financial assistance (Rs.1,000 per month to girls and Rs.900 to boys) for four months. Food kit [dry ration] was distributed to the 200 families in the month of February 2022. Virtual monitoring of the project beneficiaries was done on a regular basis by using specific App by the volunteers and remedial actions were taken to rectify issues/problems identified. Stakeholders meetings are organized at the village level to sensitise the key players about the need for shifting to the new approach. Our intervention has resulted to the return of 24 children from CCI to their houses and the families are now showing much interest in the development of their wards.



■ Papaya Propagation Programme

Papaya (*Carica papaya*) is a tropical fruit having commercial importance because of its high nutritive and medicinal value. There has been a mounting demand for papaya fruits in the area during the past few years. People are conscious about the health and nutritional benefit of papaya. The agro-climatic condition of the region is best suited for papaya cultivation. Rural families can grow papaya in their house backyards without much effort. This will help them to use papaya as vegetable and fruit. MIDS continue to promote papaya planting in its target area. Quality papaya saplings are produced at MIDS campus and distributed to the villagers. This has helped them plant papaya saplings in their house backyard. During the reporting year 3300 papaya saplings distributed to 1650 families living in 23 villages/hamlets. An orientation programme about the usefulness and health benefit of papaya was given to the villagers while distributing the saplings. MIDS continue to follow up the families who have planted papaya saplings and is in the process of imparting trainings in valued added products preparation from papaya.



■ Higher Education Scholarship Programme

Higher Education expenses has gone up much during the past one decade making it out of the reach of students from marginalized families. This precarious situation has blocked the chance of many bright students to pursue higher studies and become useful to their families. At the same time there is a lot opportunities for the youth who have completed higher studies in employable skills. These marginalized youth need financial assistance to join such courses and get trained.

MIDS initiated the interest free loan scholarship scheme to assist rural poor youth to go for higher studies and get into useful employment eventually. MIDS follow a meticulous beneficiary selection process to identify most deserving youth to receive this assistance. Involvement of the SHG leaders and Self-Help Groups ensured transparent beneficiary selection. MIDS closely follow-up the academic studies of the scholarship recipients and impart additional skills in leadership & personality development so that they will be better equipped to face the daunting situations in their work places. Given below are the details of higher education scholarship distributed during the year.



Plan	Date of Disbursement	Students Assisted	Total Amount (₹.)
Mandy Pickering Pharmacy 777 Higher Education Scholarship	March 11, 2022	23	4,60,000
Divine Mercy Higher Education Scholarship	March 11, 2022	15	3,75,000
AASTHI Higher Education Scholarship	March 21, 2022	03	60,000
TOTAL		41	8,95,000

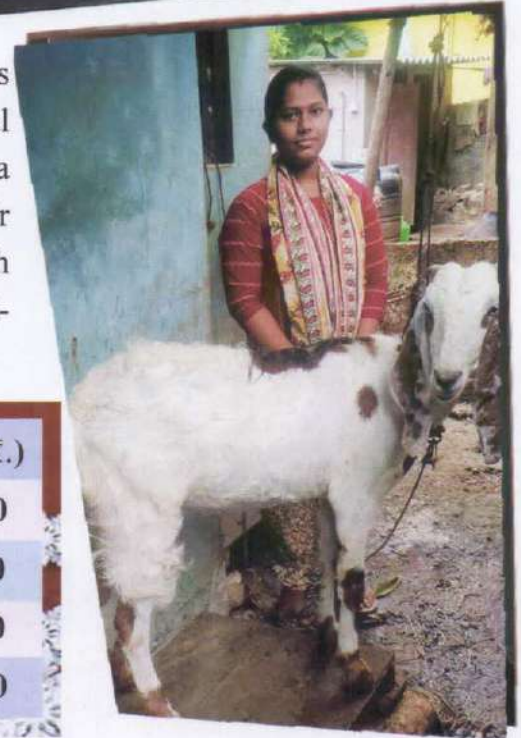
Small Business Support

Individual income earning activities are vital for the rural poor families to earn extra income for their families. Irregular, low income is hindering the development of these poor families in MIDS operational area. Small Business Initiatives help them to expand their income base and come up in life. A number of small business activities are there, which assure a steady income for the





rural households. Initial capital to venture into such small enterprises is problem for the poor families in MIDS operational area. Financial assistance provided under Small Business Support has helped a number of rural women to become part-time income earners for their families by setting up individual IGP units. By involving in such ventures and running it profitably has increased their self-confidence. Given below are the details of this activity.



Funding Partner	Beneficiaries	Amount (₹.)
All for Life-Life for All, Australia	24	2,10,100
Brain McAdam, U.S.A	07	54,250
Billy Goat Fund (BGF), Australia	03	19,200
TOTAL	34	2,83,550

■ Virutcham Revolving Fund Assistance

Rural poor are desirous to change their destiny by involving in productive activities to increase their family income. Families which are depending on agriculture and daily labour activities are finding it hard to sustain their families with their scanty income. Further their association with Self-Help Groups and various trainings undergone has stimulated the rural women to endeavour in to micro-enterprise promotion. They often need credit support to start/expand their enterprises or to meet their sporadic credit needs. Self-Help Groups with limited own funds are not able to meet the entire credit needs of its members. This demands external credit support to the SHG members to meet their credit needs.





In this context credit support provided under MIDS Virutcham revolving Fund Programme was found very useful for the SHG members to avail credit to meet their varied financial needs. Virutcham revolving fund is given to the Self-Help Groups after assessing their past financial track record, especially repayment history. SHGs select prospective members who wish to avail the credit facility among its members. Rs.1,50,000 is disbursed to each SHG as Virutcham revolving fund support and one member is permitted to avail credit of Rs.30,000 maximum. Given below are the details of revolving fund disbursement during the period.



Region	No. of SHGs	Beneficiaries	Amount (₹.)
Kaliakkavilai	78	386	1,16,00,000
Marthandam	80	408	1,20,00,000
Nagercoil	42	218	63,00,000
TOTAL	200	1012	2,99,00,000

■ ICICI Bank – Linkage Programme

Credit needs of the Self-Help Group members are increasing as years goes by. Rural poor are now coming forward to start micro-enterprises to expand their income base to lead a contended life. Further they need credit support to provide good education to their children, purchase new assets, construct houses and for other consumption purposes. This demands external financial support in the form of bank loans to the SHGs to support its members. MIDS goon with its bank linkage programme with ICICI bank to provide credit support to Self-Help Groups. MIDS identify and recommend potential Self-Help Groups to avail credit from ICICI bank. Prior to recommending groups for bank loan, MIDS thoroughly assess their internal lending procedures and repayment history. SHGs which has got good track record in financial management and book keeping are recommended to the bank.

Given below are the details of the ICICI linkage programme

Number of SHGs Availed credit from ICICI Bank	174
Total Loan Amount	Rs.10,46,70,000



MIDS had developed a good rapport with the ICICI bank which made the loan processing swift and hassle free. Self-Help Groups are motivated to repay the loan instalments on time which will qualify them to get more credit in future. Community organizers are closely monitoring the loan repayment and facilitating them to get second & subsequent loans. Prompt and swift service provided by the bank is appreciated by the SHG members.



■ Micro-Insurance Programme

Poor people are the most vulnerable to shocks arising from sickness, accidents, death or loss of assets due to natural calamities etc. Micro insurance is the protection of such low-income people against specific perils in exchange for regular premium payments proportionate to the likelihood and cost of the risk involved. Micro insurance is recognized as the terrain where innovation in insurance can be and indeed is being experimented. The strongest drive to understand more about micro insurance comes from the realization that insurance is an essential tool in improving the protection of low income persons against the financial exposure due to life cycle events, economic activity, environmental issues and political issues. MIDS has given effective service to the people to pay premium for their micro-insurance policies which they have started with Life Insurance Corporation of India. Definite actions are taken to persuade the policy holders to pay the premium regularly and assisted them to service their policies effectively. Given below are the details of the Jeevan Madhur policies serviced by us.

Number of Policies Serviced	1195
Total Premium Amount Collected	₹.3,70,482
Death Claim Settled	3 nos. ₹.44,100
Maturity Policies Settled	47 nos. ₹.3,65,120
Policies Closed Prematurely	42 nos. ₹.2,61,700



■ MIDS Members Welfare Scheme

Unique programme of MIDS to ensure social security to its members is MIDS Members Welfare Scheme (MMWS) started in the year 2018 to provide death benefit to the nominee of the deceased MIDS SHG members. Annual subscription of Rs.100 is collected from each member for the successful continuance of this scheme and Rs.10,000 is given to the legal heir of the deceased member. MIDS made it a practice to release the scheme benefit to the beneficiaries as quickly as possible. A team at MIDS level is doing necessary planning and arrangement to make this programme a viable activity. Given below are the details of the programme.



Members Enrolled in the Programme	8,370
Annual Subscription	100
Total Subscription Collected	₹. 8,37,000
Death Claim Settled	42
Total Death Claim Amount Disbursed	₹. 4,20,000

■ Women's Day Celebration

Women have made vast improvements in their lifestyles in the past few decades from holding positions in governments to simple things like getting a job and supporting themselves. Women are faced with more responsibilities but also are faced with a lot more problems than men in the society. International Women's Day is observed to highlight the achievements made by women in every aspect of their lives and ponder about specific issues hindering women development & eliminating discrimination against women in society.

MIDS organized international women's Day on March 08,2022 at MIDS office. 167 ARASI [women federation] office bearers attend the programme. Msgr S.Varghese, Vicar General, Diocese of Marthandam presided over the function. Rev.Sr.Anila Christy, Provincial Superior, Daughters of Mary Congregation, Marthandam Province was the chief guest for the programme. Mrs.Ezhil Arasi, Inspector of Police, Kaliakkavilai Police station was the guest of honour. She elaborated in details different challenges faced by the women and the need for being brave to face such challenges. Ms.Susanne Limbach, Director, Forderverin Indien Hilfe Saar, Germany was present for the function. Ms. Abisha Kevin, Conducted a one hour session on personality development for the participants.



■ MIDS Madurai Region Inauguration

MIDS started its social activities in a few target villages in Madurai and Theni district to reach the vulnerable families in the area and to work for their integrated development. This expansion is part of the scheme of extending the boundary of the Diocese of Marthandam up to Trichy. MIDS has already formed Self-Help Groups in and around Vederpuliyankulam and Devadanampatti. The official inauguration of MIDS Madurai Region was held on October 12,2022. Most Rev.Vincent Mar Paulos, Bishop of Marthandam inaugurated the new region in a function held at mission centre, Vederpuliyankulam. Rev.Fr.John Kumar, MIDS Director and other priests working in the mission area were present for the function. We have organized a half-day orientation programme on Self-Help Groups to the SHG



office bearers of the region. Financial assistance distributed to 90 selected SHG members to start income generation activities. Members are repaying the financial support to MIDS in monthly instalments which will be effectively rotated in the regions to assist new families in the coming days. Given below are the profile of Madurai Region.



Name of the Region	Madurai
Number of Clusters`	2 [Vederpuliyankulam and Devadanampatti]
Self-Help Groups	Vederpuliyankulam- Devadanampatti -
Community Organizers	2 nos.
IGP assistance Given	90 persons
Amount of Fund disbursed	₹. 6,30,000



■ MIDS Silver Jubilee Inauguration

MIDS entered into its Silver Jubilee Year of its formation on July 9,2021. The organization was able to touch the lives of many through its varied interventions. The participatory approach of the organization in implementing projects/programmes made this organization a unique one. An year long silver jubilee celebrations are planned to make the occasion. Inauguration of MIDS silver jubilee celebration was held at MIDS seminar hall on July 29,2021. Most Rev.Vincent Mar Paulos, Bishop of Marthandam inaugurated the silver jubilee celebration of the organization. He recalled the contribution of MIDS in supporting marginalized families in their struggle for survival and its facilitation & support helped many families to come up in life.

Fr. John Kumar, MIDS director presided over the function. Mr. Sajan Joseph, Project officer has presented a short history of the organization. Mrs. Sarojini, District Social Welfare officer, Kanyakumari-District, Mr. Midhun, Regional Manager, National Insurance Company, Mr. Krishnan, Branch Manager, LIC Kuzhithurai Branch, Sr. Jerin D.M were present for the function. Most Rev. Vincent Mar Paulos, Bishop of Marthandam inaugurated the AUTO ARASI programme and planted a fruit tree sapling in MIDS campus. SHG & Kolping leaders and MIDS beneficiaries attended the inaugural function. MIDS had planned 25 specific activities as part of its silver jubilee year. Given below are the specific jubilee year programmes implemented during the year.

Programme	Unit Cost	Beneficiaries	Total	Date
MIDS AUTO Arasi	₹. 2,00,000	06	₹. 12,00,000	16-12-2021
Jubilee Tailoring Units	₹. 10,000	25	₹. 2,50,000	13-10-2021
Aari Work Training	₹. 3,000	25	₹. 75,000	Sept to Oct 2021
Public Cleaning & Planting trees	₹. 12,000	62		
		Participants	₹. 12,000	18-12-2021
Toilets for Widows	₹. 16,200	25	₹. 4,05,000	28-02-2022



▪ Kolping India- Marthandam Region

Kolping India, Marthandam Region actively engaged with diverse interventions for the benefit of its members. Kolping families are guided effectively for their socio-economic improvement and to manage their group resources systematically. Kolping families are providing an effective platform for its members to muster their savings and rotate it for meeting the credit demands of its members. Capacities of the Kolping leaders are enhance through various trainings and meetings. The systematic functioning of these micro-groups has helped a number of marginalized families to break the poverty cycle and engage in viable enterprises. Given below is the profile of Kolping, Marthandam Region.



Number of Kolping Families	102
New Families Formed	01
Total Members	1876
Total Male Members	268
Total Female Members	1606
Existing Kolping Federations	08
Total Savings of the Kolping families	₹. 7,69,30,692



Kolping, Marthandam Region gives much importance in promoting individual enterprises by its members to increase their family income. Members are motivated and trained in enterprise development and necessary financial support is arranged to start such ventures. Kolping financial support under different schemes were found beneficial for the marginalized families to set up income earning units. Diocesan Board Members and Monitoring team members are providing effective facilitation and assistance to members in initiating such enterprises and to run it gainfully. Given below the details of financial assistance provided to the Kolping members during the reporting period.

Programme	Number of Beneficiaries	Amount Disbursed (₹.)
Income Generation Programme	73	38,00,000
Kakara Revolving Fund Support	227	1,72,50,000
Milch Animal Programme	30	4,00,000
Vocational Training Programme	26	2,10,000
CIGP	20	3,00,000
Rainwater Re-charging structures	05	40,000
TOTAL	381	2,20,00,000

Specific trainings and programmes were executed to promote and protect the environment. Collective actions are promoted to clean public places and to avoid water contamination. Local communities are equipped to take up environment protection activities. Sanitary toilet facilities are arranged to families which has got no such facilities. Rural farmers are encouraged to shift to organic agriculture practice and to erect rainwater harvesting structures. Collective Income Generation Programme [CIGP] started by St. Sebastian Kolping family, Thachoorakonam in honey processing and marketing is functioning well. ★





■ Malankara School of Commerce

There is a dearth of qualified personnel in accounting and book keeping. Industries and firms are looking for young dynamic people who could manage their business professionally by fulfilling all statutory procedures. There has been a high demand for persons who possess good knowledge about different mercantile laws, especially GST, which become very important for any business firm now. Malankara School of Commerce is offering different courses to train the youth in commercial skills and perform well in institutions/organizations wherever they are employed.

This institution offers C.A coaching and diploma training in six trades which very well connected with the commerce industry. Specific care and support has given to youth who are preparing for C.A. Individual care is given to each trainee by the faculty, which made the learning more easy for the youth. Diploma Courses are designed by the institution to tap the employment potential of the trade. Availability of qualified and experienced staff members has helped the trainees to become employment worthy. Linkage with industries and other institutions offer a good platform for our students to get practical experience in accounting procedures. Periodic seminars and workshops are arranged to update the students about the changes in the commercial field.



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Conclusion

The corona virus (COVID-19) is a crisis like no other the world has faced in recent decades in terms of its potential economic and social impacts. Available data from different quarters shows that the poverty and distributional impacts of COVID-19 are materializing fast, with dire consequences. The impacts on livelihoods took place in our rural areas. It is found that the earning capacity of the rural poor has reduced much during the post COVID era. Sizable number of rural folk lost employment and Villagers are reducing their spending on food as a result, with significant consequences for nutrition and long-term human capital development.

As an organization working among the rural poor, MIDS has shown the courage to reach-out the COVID-19/Lockdown affected families during the reporting period. We have been able to reach-out the deserving families during the second wave of COVID-19 by establishing effective networks and linkages. Our comradeship with the affected families instilled confidence in them and cemented their relationship with us. MIDS has been successful in the reporting year with diverse programmes, mainly economic activities for the benefit of its target group people. The organization has started its intervention in Madurai region by organizing women Self-Help Groups and assisting its members to start income earning activities. As we are in the Silver Jubilee Year of its formation it will be an apt time to ponder together our achievements and rededicate ourselves to the service of the poor for whom we are working.

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



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