

Annual Report

2024-2025



Reaching out
SUSTAINABLE DEVELOPMENT GOALS

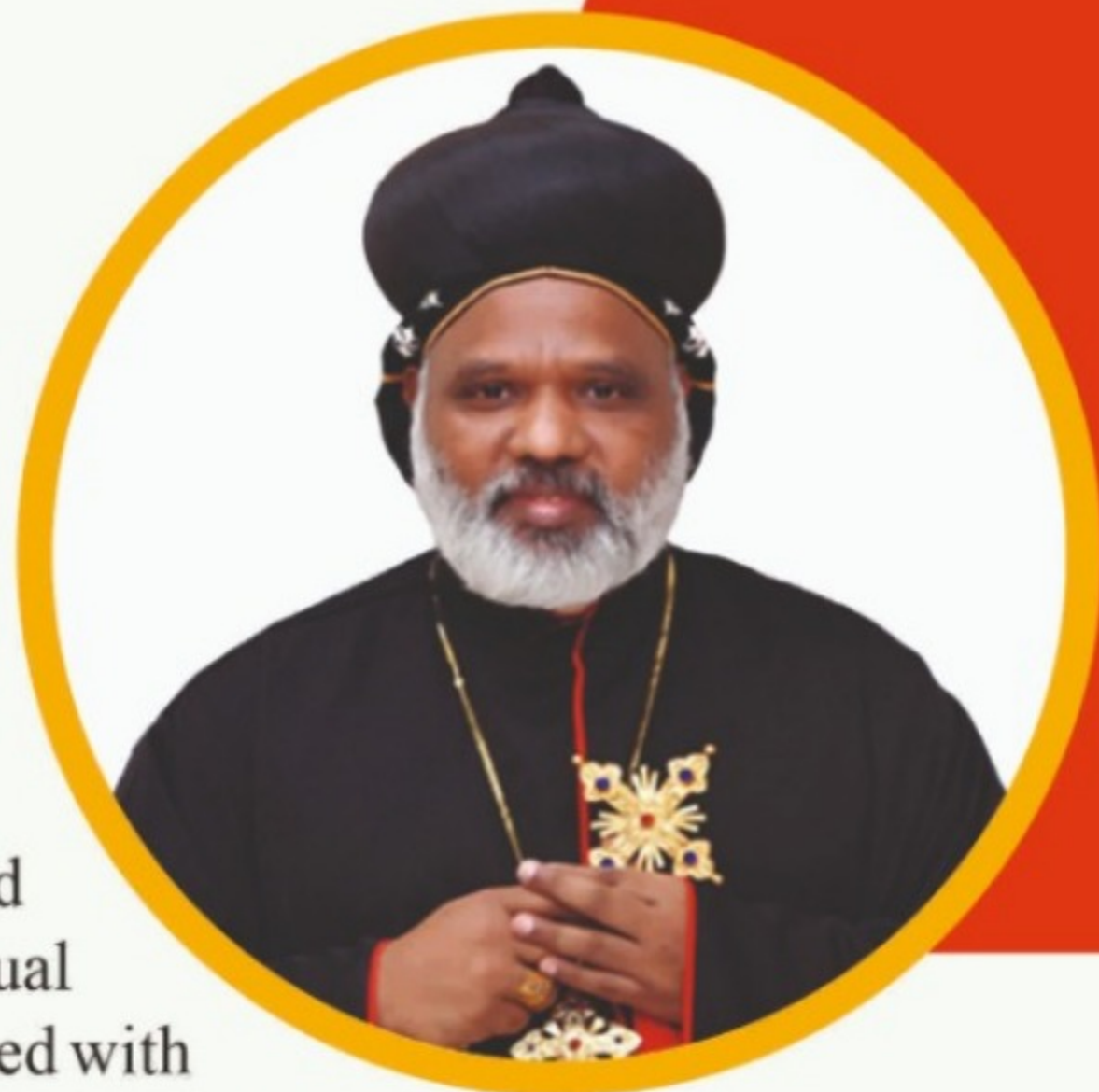


MIDS
Marthandam
Integrated
Development
Society

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Message From President



Dear All,

I am happy to learn that Marthandam Integrated Development Society (MIDS) is bringing out its Annual Report for the year 2024-25 for all those who are associated with it. I find the annual report very illustrative and it gives us a bright picture of MIDS activities during the past one year.

Our faith in Christ, who become poor, was always close to the poor and the outcast, is the basis of our concern for the integral development of society's most neglected members. The Church has realized the need of the liberating action to eliminate the structural causes of poverty and to promote the integral development of the poor, as well as small daily acts of solidarity in meeting the real needs which poor encounter. The word solidarity presumes the creation of a new mindset which thinks in terms of community and gives preferential option to the most deserving.

MIDS being the social apostolate of the Diocese of Marthandam was there in the forefront to reach-out the poor and oppressed in our area with a view to free them from the clutches of exploitation and provide them a dignified life in the society. Women Self-Help Group (SHGs) of the organization is providing a level playing ground for marginalized for their development and get involved in social and community sphere. Specific programmes of MIDS for the vulnerable children are helping them to perform well in their academic studies and imbibe good social values. I do appreciate the effort MIDS has taken in promoting the traditional health practices by training a team of rural women in Kayathirumeni Oil preparation and herbal garden promotion.

I congratulate MIDS director Fr. Dr. Jerome, all the regional directors and the staff for their dedicated work in serving the poor in our area with compassion.



+ Vincent Mar Paulos

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

Director's Message



Dear Friends,

It gives me great joy to share with you the progress of our journey over the past year. At the heart of all that we do is a simple but powerful belief: everyone despite their age or gender deserves to grow up in their own home, on their own land, surrounded by love and dignity within families.

This vision has been made possible only because of the collective efforts of our friends, partners, and well-wishers. I extend my heartfelt gratitude to all who walk with us, who believe with us, and who support the cause of children's and women's development. Your encouragement strengthens our resolve to stand by the most vulnerable.

Our task is not an easy one. This year, through a community survey, we were deeply moved to find that in our working areas alone, there are more than 1,000 widows struggling daily to provide for their families. Yet, many of these women are courageously engaging in small income-generating programs, bringing up their families with dignity and hope. Their resilience inspires us to continue our mission with renewed commitment.

As we step forward together, let us build a society where widows, children, and every family in distress find strength, hope, and opportunity to flourish.

Let us join hands to create a better society where no child is left behind, and no woman/ widow stands alone.

With heartfelt gratitude,



Fr. Dr. Jerome C.,
Director, MIDS

■ Self-Help Groups

Empowerment is the mantra with which a person can achieve anything in his/her life. People can change their position and living conditions, just by being empowered. So the equilibrium is thereby strengthened if people in the society are empowered. Self-Help Groups help the vulnerable sections to uplift their positions in society and become empowered citizens of the nation. MIDS Self-Help Groups are playing a crucial role in women empowerment in our area. They are the carriages of change for the needy and marginalized categories of the society, formed by individuals with a mutual interest in enhancing the living conditions of the people. With an analogous socio-economic background, these groups work on boosting the serviceable capacity of the vulnerable sections of society, thus giving rise to socio-economic development in the country. Furthermore, the vulnerable sections can even take up collateral-free loans from these groups at market-driven rates. SHGs also providing microfinance services to its members for their economic advancement.

MIDS started promoting Self-Help Groups in its target area in the year 1999 to promote resourcefulness among the rural poor and to free them from the clutches of the moneylenders. This is the silver jubilee year of MIDS SHG formation. SHGs provide a platform for the rural women to function as a single unit to address issues/problems which are hindering their rightful development. Savings and credit activities of the SHGs ensures easy access of funds in times of emergencies and to initiate micro-enterprises. Given below are the details of MIDS Self-Help Groups.

Sl.No.	Region	Number of Clusters	Number of SHGs	SHG Members	Total Savings (INR)
01.	Kaliakkavilai	7	200	3469	11,72,30,098
02.	Marthandam	7	212	3797	13,64,44,723
03.	Nagercoil	5	77	1329	4,44,90,281
04.	Madurai	3	12	191	8,83,400
TOTAL		22	501	8786	29,90,48,502



SHGs have mobilized sizable amount as savings and are effectively rotating the same among its members to meet their sporadic credit needs. Managing SHG funds judiciously is essential for their long-term success and impact. We have capacitated the group leaders with appropriate training to manage its group resources. SHGs are equipped to manage group finance in a transparent manner. MIDS staff members provide effective facilitation to the groups during their group meetings and monthly cluster meetings to prepare the SHGs continue to play a vital role in poverty reduction, financial inclusion and community development.



Credit support from the Self-Help Groups has helped many rural poor households to start viable income earning activities. Groups have contributed a lot in promoting individual enterprises in the target area.

The details of SHG fund utilization in 2024-2025

S1.No.	Regions	No. of SHGs	Total Savings	Group Loan	MIDS Loan	Bank Loan
01.	Kaliakkavilai	200	11,72,30,098	26,63,49,765	3,20,42,316	21,03,51,368
02.	Marthandam	212	13,64,44,723	30,85,82,262	3,14,49,184	19,90,94,210
03.	Nagercoil	77	4,44,90,281	9,83,24,852	1,78,09,587	4,75,93,651
04.	Madurai	12	8,83,400	23,03,100	23,09,630	-
TOTAL		501	29,90,48,502	67,55,59,979	8,36,10,717	45,70,39,229



Long association of women with the Self-help Groups have widened their outlook towards life and inspired them to involve in production activities to expand their income base. SHG women have shown interest to start enterprises in new trades which are previously dominated by men. By running micro-enterprises successfully women have gained considerable managerial capacities which have changed their outlook towards life and they have received acceptance in their family & society.

Self-Help Groups are actively involved in social and community issues in their area. They have shown interest in participating cancer awareness programmes, drug awareness, and environment protection and promotion activities. SHGs functioning in different clusters have mobilized sizable amount from the Self-Help Groups and handed over the support to old age homes and special schools for their maintenance. Groups have donated 701 new sarees to MIDS during the Christmas season as a commitment for the widows and vulnerable women in our area.



▪ Family Development Programme

Number of marginalized and women headed families in our area are living in abject poverty and economic backwardness. Sickness or other physical disability pushed them further down in the social ladder. Irregular income of these families are earning by engaging odd jobs are insufficient to meet their basic needs. This wretched situation is hindering their gradual progress and social inclusion. These families need constant motivation and financial support to come-up in life and to lead a dignified life in the society. Though these poor families are eager and capable of managing enterprises successfully, they never succeeded in mustering funds needed to start such ventures.



Family Development Programme [FDP] supported by Save A Family Plan was found very useful in promoting resourcefulness among the rural poor families and derive ample income from their individual enterprises for their families. Given below is the profile of the FDP beneficiaries in MIDS operational area.

Programme staff has undertaken extensive travel to visit the families, sat with them to develop action plans for their development, fine tune their enterprise idea and to guide them to utilize the resources available for them judiciously. The guidance and facilitation provided by the staff has instilled confidence in them and stimulated them to take proactive steps for the economic development of their family members. Cluster meetings organized under this programme are found beneficial for the beneficiaries to acquire relevant information about varied subjects which are of crucial to create awareness about different topics and to change their mindset. Income earning activities initiated by the beneficiary families are visited periodically and proper guidance is given to optimize their earnings. Effective linkages are established for them to market their products and get raw materials for their micro-enterprises at reasonable rate. Systematic guidance and fund support under this project have helped the rural poor families to start income earning activities and derive sufficient income for their families. The amplified income earned by these marginalized families has helped them to lead a dignified life in the society and to provide good education to their children.



▪ Family Enrichment Programme

Rural poor households are facing various challenges including poverty and discrimination, often experience significant economic hardship. Negative effects of the economic crisis and austerity measures by the government have affected the rural poor households badly. Poor are further pushed down in the social ladder. They are not able to find out suitable employment to earn a steady income for their families. These sections of the society need specific programmes and facilitation for their economic advancement. Family Enrichment Programme [FEP] of MIDS is providing necessary financial support to the selected families for their economic advancement.

FEP is aided by German Benefactors for the integrated development of the families they are supporting. Seventy one families are receiving support under this programme. MIDS has established a good rapport with these families



and is providing effective facilitation to these families in developing profitable economic activities by using the sponsorship support. Individual business plan of each family is assessed objectively, effected necessary changes in the plan to make it a profitable one. Funds are released from the programme based on the activity plan and close monitoring is provided to ensure proper utilization of the fund allocated to them. Given below are the details of the funds disbursed under this programme during the reporting period.

Propose	Beneficiaries	Amount [INR]	Percentage [%]
Poultry Farming	16	1,75,000	21
Goat Rearing	12	1,62,000	19
Tailoring	11	1,52,000	18
Education	07	80,000	9
Petty Shop	07	76,000	9
Medical Expenses	06	72,000	8.5
Cow Rearing	03	32,000	4
Banana Cultivation	03	52,000	6
Chicken Shop	02	37,000	4.5
Marriage	01	10,000	1
TOTAL	68	8,48,000	100



Most Rev. Vincent Mar Paulos, Bishop of Marthandam distributed the financial support to the beneficiaries on March 18, 2025 in a function held at MIDS. He exhorted the beneficiaries to be sincere in their efforts and be optimistic about their future. FEP programme has touched the lives of many and they have imbibed good values by collaborating with this programme which is evident from the spontaneous decision of Mrs. Thankam, a beneficiary returned a baby goat to MIDS to express her gratefulness to this programme and assist a poor family in need to start goat rearing. This positive gesture by the rural poor woman is really touching and moral boosting for MIDS team.



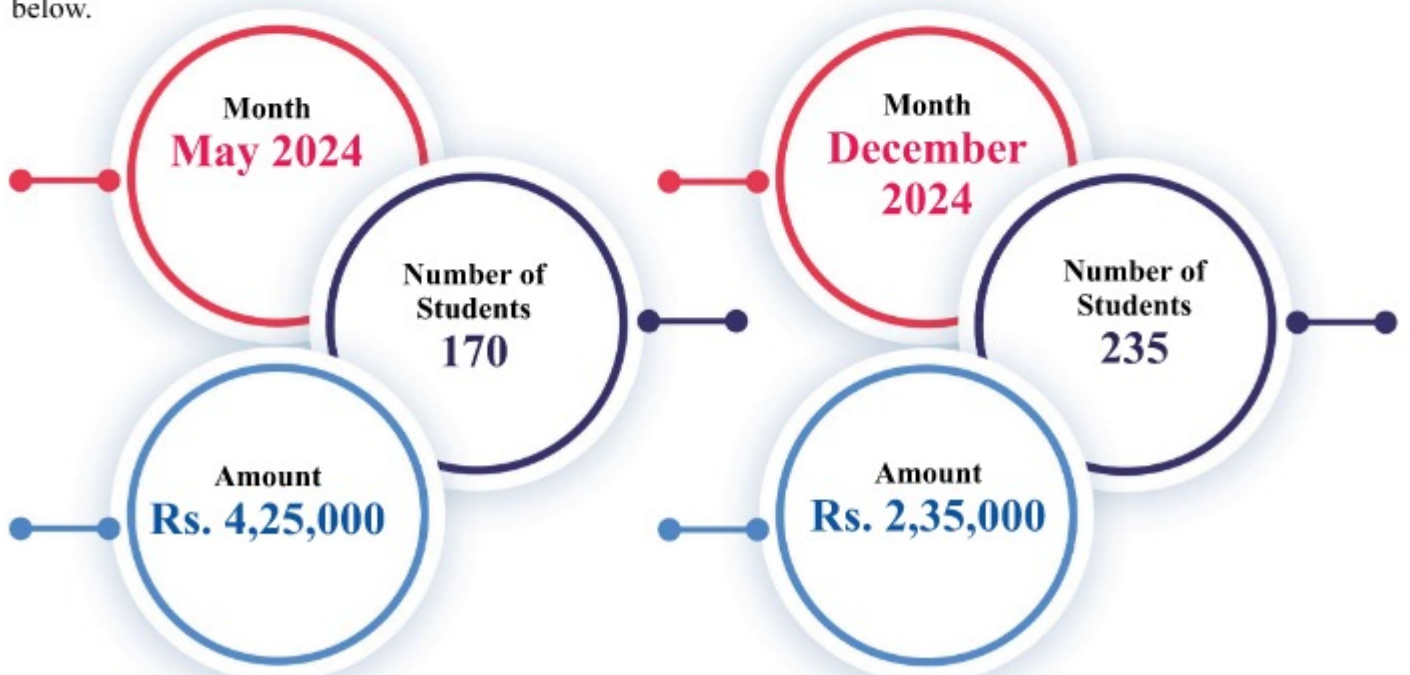
▪ Children Sponsorship Programme

Poverty leads to lack of educational opportunities. Poor parents are not able to spend money on education for their children. As a result, they fail to attain the minimum educational qualification and are employed in low wages or unemployed due to lack of appropriate qualifications. Education is a powerful tool that can break the cycle of poverty for underprivileged children. It opens doors to better jobs, improved health, and a brighter future. But for underprivileged children, access to quality education is often a distant dream. Poverty, social barriers and lack of resources keep too many bright young minds from reaching their full potential. Thalirkal Ulagam Programme [Children Sponsorship Programme] is one of the flagship programmes of MIDS to provide quality education to the children from marginalized families and to equip them with good values & leadership skills to become contributors of the society. Details of the sponsored children are given below.

Supporters	Children Sponsored	Percentage [%]
Kinder Und Familienhilfe, Germany	113	34
All for Life-Life for All, Australia	103	31
Externato De Penafirme, Portugal	54	16
Förderverein Indienhilfe Saar e. V, Germany	32	9
Kindermissionswerk, Germany	19	6
Indian Benefactors	14	4
TOTAL	335	100



Monthly special coaching programme specially designed and conducted at MIDS for the sponsored children are found very effective in imparting skills in English language speaking, writing and other soft skills. Further, children from different areas are getting an opportunity to interact with each other which expanded their friendship circle. MIDS has arranged proficient teachers to handle the special coaching programme. We have noticed marked changes in the attitude and outlook of the children who are attending the special coaching programme. MIDS Talent Test [MTT] is found very helpful in providing an opportunity to the rural poor children a taste of future competitive examinations and prepare them well in advance for that. MTT is conducted in four places on the last Sunday of every month from 2 to 4 PM. Children who are regular in attending the MIDS Talent Test are performing better in their academic studies. Financial assistance provided under this programme is also found very supportive for the rural poor households to cover the educational expenses of their children. Fund disbursement details are given below.





This year 62 children graduated from the sponsorship programme and are continuing their higher studies. Meeting of the children who have completed the sponsorship was organized at MIDS on June 24, 2024. Parents and children listed out the benefits they have gained from the sponsorship programme and how it has helped them in the personality development. Rs. 11,06,626 was disbursed to the students as small savings settlement. This amount was very timely for many of them to pay the first fee for their higher studies. One-day gathering of the Alumni [AASTHI] was organized at MIDS on October 12, 2024 to foster a lifelong connection between former students and their alma mater, creating a network of support, resources, and opportunities for both individuals and MIDS.

Common festivals like Christmas and Pongal celebrated with the active involvement of the sponsored children. It provided them a chance to imbibe good values of the celebration and exhibit their artistic talents. This year we have organized residential vacation camp for the sponsored children studying in Standard-VII from May 8-10, 2024 in which twenty five students participated. Vacation camp provided a structured environment for children to engage in various activities like sports, arts, crafts, creativity and learning new skills. Participant children enjoyed the camp and it provided them an opportunity to get trained as a unit, group.

Career guidance involves advising secondary school students on potential career paths to pursue after graduation. It aims to assess a student's skills, interests, and values to match them with suitable careers. MIDS arranged competent resource persons to conduct the career guidance programme for the children. They explained in detail about different branches of study and its employability. They narrated about new courses which has got employment potential in the recent job-market. Given below are the programme details.

Standard	Date	Venue	Participants	Resource Person
Standard-X	April 13, 2024	MIDS Seminar Hall	64	Fr. F. Sebastian Director, SIGARAM
Standard-XII	March 27, 2025	MIDS Seminar Hall	83	Mr. Anto Xavier Career Consultant

▪ Distribution of Study Materials

Education is the basic mechanism for enhancing the population quality of a nation, and education during childhood is the foundation for the formation of human-force quality. Marginalized families often face significant challenges in acquiring school study materials due to financial constraints, which can hinder their children's educational progress and overall development. Parents have to spend enormous amount during the school opening time to purchase study materials, parents with number of school going children are facing the hardship more. Many a time they are forced to borrow money to procure these study materials. Children who are forced to attend the schools without proper study materials feel bad. Proper study materials and learning aids are a must for them to attend the school with dignity and study well.





As a social development organization MIDS is concerned about this situation and identified 209 deserving children from its operational area with the active involvement of its field staff and leaders of Self-Help Groups. MIDS aggregated its Self-Help Group members to collect study materials from their groups to assist these marginalized as part of their Christmas celebration. SHGs were very generous in providing useful study materials for this programme. We have collected study materials worth Rs.3,24,500/- MIDS staff members arranged the study materials into 209 packets for easy distribution. We have arranged area wise distribution of the study materials to the students on June 3-4, 2024. Given below are the details of the study materials distribution.



■ Marian Movement

Widowhood in India is often described as a definitive and tragic moment in women's life, one in which her identity is stripped away with the death of her husband. She has to endure some unnatural and unreasonable restrictions which make her physical and mental suffering more severe. The plight of the widow is truly tragic, almost inevitably, it carries with it health problems, isolation and depression in addition to lack of money, unemployment and stressful socialization, and deteriorating relationships with one's own children and friends. MIDS Marian Movement is active in reaching out to the widows in our operational area and instills confidence in them through diverse programmes. Presently 214 widows are members in MIDS Marian Movement.



Purpose	Beneficiaries	Unit Cost [INR]	Total Amount [INR]
Poultry Farming	51	Rs. 20,000	10,20,000
Cow and Goat Rearing	39	Rs. 20,000	7,80,000
Petty Business	16	Rs. 20,000	3,20,000
Tailoring	08	Rs. 20,000	1,60,000
Milk Vending	05	Rs. 20,000	1,00,000
Cloth Selling	06	Rs. 20,000	1,20,000
TOTAL	125		25,00,000

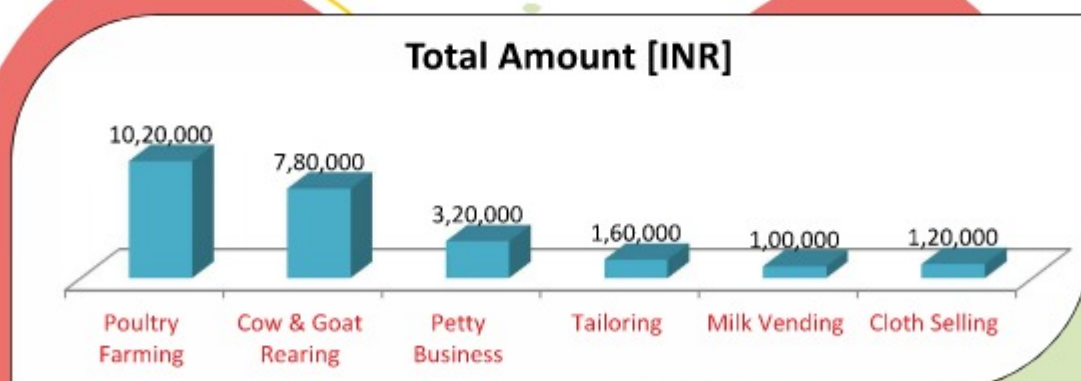




Cluster level meetings of the widows are organized monthly to provide them a common platform for mutual learning and support. The guided cluster meetings of the widows are found useful for them to ventilate their feelings and learn from others experience. Psycho-social support given under this programme enhanced a safe space for them to process these experiences, explore their feelings, and to develop coping mechanisms. MIDS staffs undertake visits to the families of the widows to assess their life situation and guide them to cope up with the situation. Efforts are taken to assist widows to enroll as beneficiaries of different government schemes and networked with different like-minded organizations to get support for the widows.

Widows are facing uphill task to meet the economic needs of her family. Less educated rural poor widows have only less opportunity to find out suitable

employment. The unskilled and less educated widows are pushed down to the social ladder. In this context they need to be enterprising to start micro-enterprises/income earning activities which are best suited to their family situation. MIDS is well aware of the importance of economic self-reliance of the widows in their development and always motivate them to venture into income earning activities. In this context MIDS assisted Marian Movement members to start/expand their income earning activities at a nominal rate of interest. Constant facilitation and linkage services are provided to the widows to run their individual enterprises. Members who have started individual enterprises were able to augment their family income and acquire managerial skills in running their individual units. Given below are the details of financial assistance distributed to the widows in the year 2024-25



■ CTWWC Programme

It is a fact that children from vulnerable families are sent to care homes hoping that they will be better taken care off. But studies in the recent past has revealed that children grown up in the institutional care children have reduced intellectual, social and behavioral abilities compared with those growing up in a family home. This calls for family based care and care reforms for the benefit of the neglected children. Changing The Way We Care (CTWWC) is an initiative designed to promote safe, nurturing family care for children: those reunifying from residential care facilities or those at risk of child-family separation. This innovative approach brings government, community stakeholders and faith based structures together to ensure that child protection and care policies and services are effective, relevant to needs, adequately resourced, and accessible to all.

This project is being carried out with the active support and guidance of Catholic Relief Services. It aims to lessen the instance of children staying in Children Care homes and to equip the families & communities to provide an appropriate ambience for the children for their integrated development. Implementation of this



Components	No. of Programmes	Participants
Follow-up Training for Arul Vazhviya Leaders	20	694
Capacity Building of Gatekeeping structures	48	869
Gatekeeping structures in identification of resource mobilization	47	953
Resolutions adapted by the parishes to uphold the dignity of children and block children from joining CCTs	22	431
Meetings with PRI and Government officials	2	36
Psycho-Social Support	70	87
Group Counseling	2	114

project has been instrumental in changing the attitude of the parents and general public about institutionalized care and is taking steps to keep their children with them. Awareness programmes are organized for the benefit of the caregivers and stakeholders so that they take proactive steps in family based care.

In the fifth phase of the project we have given more thrust to equip the [parish community] faith based structures to involve in the project and function as effective gatekeepers to reduce the instance of children from their area joining Children Care Institutions. Project team had undertaken extensive facilitation and consultative meetings with the parish priests and parish council members. We have been successful in convincing 22 parish councils and to pass resolutions stating that they will take proactive

steps to reduce instances of children joining CCIs from their area. Different trainings were organized for the parents, community leaders, Arulvazhviyam leaders, parish council members to ensure their cooperation in implementing this project.



Frequent visits of the CTWWC staff team to the identified families in its project area instilled confidence in them, facilitated them to avail schemes & services for their economic development and provided psycho-social support. CTWWC team was successful in networking with different people and was able to muster local resources for the benefit of the project beneficiaries. Given below are the local resources mobilized during the reporting period.

Type of Support	Supported by	No. of Children Assisted	Amount
Children Sponsorship	5	6	Rs. 37,500
Housing	3	2	Rs. 1,24,100
Scholarship	5	7	Rs. 19,000
Medical	1	1	Rs. 54,000
Total	14	16	Rs.2,34,600



▪ Ezhuvom Iyakkam

Cancer is often regarded as one of the most feared diseases in India, being a major cause of death. Its life-threatening nature in any form makes it a difficult topic for many to discuss openly. However, spreading awareness about cancer can provide significant benefits to the public, encouraging early detection and prevention. Prevention plays a crucial role in reducing the risk of developing cancer. Avoiding tobacco is one of the most effective ways to prevent cancer, as smoking is a leading cause of lung and other cancers. A healthy diet rich in fruits, vegetables, and whole grains can also lower cancer risk. Regular physical activity and maintaining a healthy weight are important for overall health and cancer prevention.



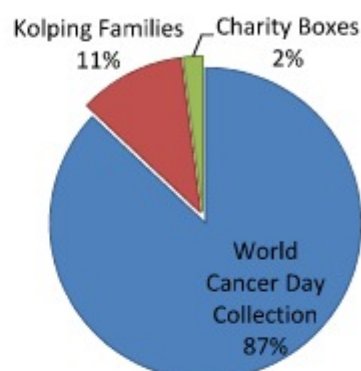
Diverse activities were carried out under Ezhuvom Iyakkam- Cancer Care programme to reduce the instance of cancer in MIDS operational area. Cancer screening camps, awareness programmes, linkage with care institutions, livelihood assistance, fund mobilization, financial assistance for cancer patients were the major activities of the Ezhuvom Iyakkam Campaign. We have a team of committed volunteers; their support was very useful in implementing this campaign programme. In order to capacitate them on cancer care and palliative care we have organized a one day training programme for them at Mother Annai Care center, Kulasekaram on July 1, 2024. Sr. Cicilia, Director of the Institution had given an effective orientation to our personnel. Participants gained added knowledge about cancer, care services, palliative care and institutionalized palliative care.

Cancer screening is crucial in early detection and intervention for various types of cancer, including colon, lung, cervical, breast, and prostate cancer. Detecting these cancers early through screening can significantly improve outcomes by delaying or halting disease progression, increasing cure rates, and significantly reducing morbidity and mortality. MIDS in collaboration with Sree Ram Cancer Trust, Nagercoil organized 7 cancer screening camps in selected villages. During these screening camps women below the age of 60 were screened for breast and cervical cancer. These screening camps were appreciated by all because normally villagers will not go for screening test due to high cost involved in it.



World Cancer day was observed on February 2, 2025 in 124 selected places in Kanyakumari-District simultaneously from 3 to 5 PM. MIDS staff members, volunteers, SHG leaders and youth involved in the cancer day observation which was found very effective in attracting the public attention. Short corner meetings, distribution of IEC [Information Education and Communication] materials and fund collection from general public were the highlight of our cancer day observation. MIDS is encouraged by the readiness of the public to collaborate with MIDS to fight against cancer. Given below are the details of the local fund mobilized during the reporting period.

Source	Amount [INR]	Percentage [%]
World Cancer Day Collection	6,87,126	87
Kolping Families	91,000	11
Charity Boxes	15,525	2
Total	7,93,651	100



MIDS Jeevan scheme was found helpful in alleviating the miseries of the cancer patients by providing financial assistance to meet their treatment expenses. We have received a number of applications for assistance under Jeevan scheme and we reviewed each application with much care and collected relevant information about each person by visiting them in person. The table will give a clear picture of the support disbursed under this scheme.

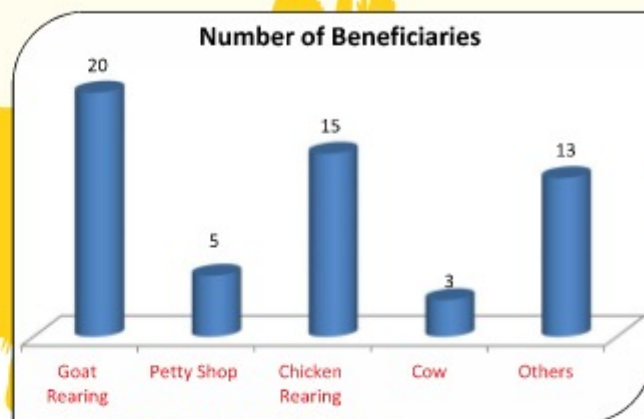
Month and Year	Number of Beneficiaries	Amount [INR]
April 2024	15	85,000
June 2024	07	40,000
September 2024	37	2,05,000
January 2025	30	1,50,000
TOTAL	89	4,80,000



When a bread winner or family member has been diagnosed, at least one source of income is affected and can result in losing their means for living. Cancer survivors often face financial strain and reduced quality of life due to the impacts of their illness and treatment. Livelihood activities can provide a path to financial stability and improved well-being by offering a sense of purpose, social connection, and increased income, ultimately improving overall quality of life. Livelihood activities can generate income, contributing to a more stable financial situation and reducing reliance on social support.

MIDS has come across a number of cancer affected families who are struggling without proper family income and are eager to involve in some income earning activities to generate income for their families. We have identified 56 cancer survivors and assisted them with initial financial support to start their own individual income earning activities. This support was found very apt for them to start their own enterprises to earn substantial income to meet their basic necessities. The table given below will give you the details of the fund disbursed to the beneficiaries.

IGP Activity	Number of Beneficiaries	Total [INR]
Goat Rearing	20	1,60,000
Petty Shop	05	58,000
Chicken Rearing	15	1,05,000
Cow	03	45,000
Others	13	1,43,000
Total	56	5,11,000

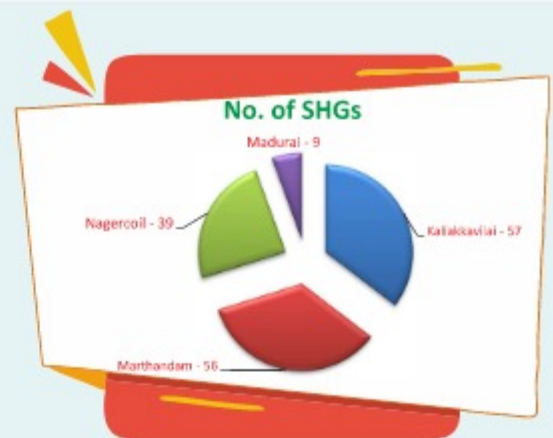


▪ Virutcham Revolving Fund Assistance

Credit needs of the rural poor have increased manifold during the past few decades. Banks and other financial institutions are bit reluctant to provide credit to the poor fearing default or delayed repayment. In this context they avail credit from the informal sector to meet their sporadic credit needs. Private institutions which are driven by profit alone charge high rate of interest. Rural households need loans to meet their varied needs. Loans enable them to purchase commodities, construct stalls, or enhance businesses will go a long way in their financial inclusion. These small enterprises bring forth additional job opportunities and support local economic improvement. This is used to diminish rural poverty since people have better prospects of obtaining incomes.

Credit support provided to the Self-Help Group members under MIDS Virutcham revolving fund support was





found useful to the marginalized families to meet their credit needs. Effective mechanisms developed by MIDS to assess the credit need of the individual, transparent mechanism in disbursing, collecting back the credit and close monitoring help us to manage the programmes successfully. Active involvement of the CBO leaders in the beneficiary selection helped us to reach-out the support to the deserving families and to tide over their poor economic situation. MIDS staff members verify the accounts, documents of the group and interact with each beneficiary prior to the disbursement of the revolving fund support. Assessing the performance of the Self-Help Group is a must to assess their credibility and past track record. MIDS staff members do proper follow up of the credit assistance provided to the group and its prompt repayment. Details of Virutcham revolving fund disbursement during the year is given below.

Region	No. of SHGs	Beneficiaries	Amount [INR]	Percentage [%]
Kaliakkavilai	57	228	1,14,00,000	35.15
Marthandam	56	224	1,12,00,000	34.53
Nagercoil	39	156	78,00,000	24.05
Madurai	09	141	20,31,000	6.27
TOTAL	161	749	3,24,31,000	100

▪ Bank Linkage Programme

Poor need credit for small productive assets, working capital, housing, treatment, education of children and emergencies. Few decades back they were fully depending on moneylenders to meet their credit needs. Self-Help Groups promoted by NGOs have changed the scenario. They have provided a platform for the rural poor to access credit to meet their credit needs. In due course of time Reserve Bank of India [RBI] directed banks to let directly to the Self-Help Groups by seeing the systematic functioning of the groups and its effectiveness in promoting rural enterprises and reduce poverty in the rural areas. Further, SHGs have emerged as a very effective forum in promoting savings and credit activities. Banks are now considering Self-Help Groups as reliable partner in disbursing credit to the rural population. Banks which have provided credit support to SHGs have



experienced good repayment. This has changed the mindset of the bankers and they now consider the poor as bankable.

MIDS has taken proactive steps to link its Self-Help Groups with Federal Bank, Parassala and ICICI bank for their economic advancement. MIDS recommend groups which are functioning systematically, rotating their own funds effectively and has got proven track record in loan repayment. Interface meeting with bank

officials and SHG members are arranged to process the bank loan. After record verification and credit need analysis of the groups, banks sanction the loan to the group. SHGs disburse the bank loan to its members in the presence of MIDS staff to ensure that funds are equitably shared. MIDS constantly follow-up the repayment of the bank loan by the SHGs and persuade them to repay it promptly.

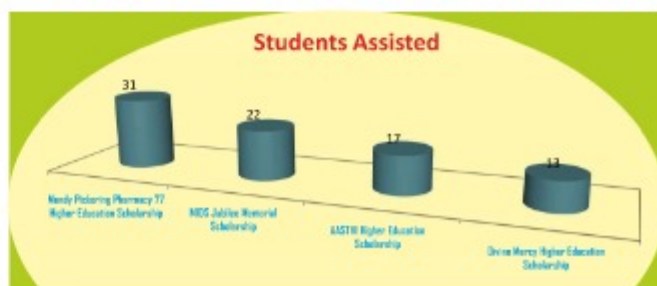
Particulars	ICICI Bank Marthandam	Federal Bank Parassala
Number of SHGs Availed Credit	33	107
Total Loan Amount	Rs. 3,17,05,000	Rs. 19,16,50,000
Highest Amount of Loan Disbursed to SHG	Rs. 20,00,000	Rs. 20,00,000
Lowest Amount of Loan Disbursed to SHG	Rs. 4,00,000	Rs. 6,00,000



■ Higher Education Scholarship Programme

Education is a vital instrument for reducing poverty and promoting sustainable development. By enhancing economic opportunities, fostering social mobility, improving health outcomes, and contributing to community development, education plays a multifaceted role in breaking the cycle of poverty. Education provides individuals with the skills required in the labor market. In an increasingly knowledge-based economy, skills such as critical thinking, problem-solving, and digital literacy are essential. Vocational training and higher education programs can equip individuals with specific skills that are in demand, thereby increasing their employability.

Though rural youth are eager to pursue job oriented higher studies, economic backwardness is the major obstacle they face. Several economic factors hinder rural youth's access to higher education. These include financial constraints, limited access to quality education



institutions, and the difficulty of obtaining loans or scholarships. They need guidance and assistance to join apt courses which have got employment potential. Youth from economically poor families need external financial support to go for higher studies. Banks and other financial institutions are hesitant to provide educational loans to the rural youth. MIDS Higher Education Scholarship Programme is specially designed to assist the bright rural youth to follow their higher education and become useful to their family and society. As the demand for scholarship support is more, MIDS follow a strict beneficiary selection process to include the most deserving youth to avail the scholarship support. While selecting the beneficiaries preference is given to youth who are doing studies in job-oriented courses and due representation is given to girl students. Given below are the details of MIDS Higher Education Scholarship Programme during the reporting period.

Plan	Students Assisted	Total Amount [INR]
Mandy Pickering Pharmacy 77 Higher Education Scholarship	31	6,20,000.00
MIDS Jubilee Memorial Scholarship	22	5,50,000.00
AASTHI Higher Education Scholarship	17	3,40,000.00
Divine Mercy Higher Education Scholarship	13	3,25,000.00
TOTAL	83	18,35,000.00

Interest free loan scholarship support provided by MIDS was a great help for the rural youth to join courses which have got employment potential. MIDS constantly follow-up the studies of the scholarship recipients and encourage them to do well in their studies. Details of the courses chosen by the scholarship recipients are given below.

Stream	Number of Students	Percentage [%]
B.Sc Nursing	27	33
B.E Engineering	18	22
Diploma Engineering	07	8
B.Ed	06	7
B.Pharm, D.Pharm	06	7
B.A	04	5
General Nursing	04	5
Ph.D	04	5
Radiology	03	4
B.Sc Physiotherapy	02	2
M.Sc Chemistry	01	1
Animation	01	1
Total	83	100

■ MIDS Members Welfare Scheme

Majority of MIDS beneficiaries are from the lowest strata of the society and are struggling to come-up in life. They do not have the financial stability to face unexpected happenings in their life. MIDS Members Welfare Scheme [MMWS] initiated in the year 2018 at MIDS to offer some sort of security to its members or to provide financial support to the nominee of the deceased member to meet the death related expenses. This programme is found very much beneficial for the members and their family members. MIDS received active support

from its target group people for this programme, which is evident from the prompt enrollment of the members year after year. MIDS has developed proper systems to collect the annual subscription, fund management and death claim settlement. Death claims are settled by effectively managing the annual subscription collected from the members. Table below will give a clear picture of the year-wise performance of the programme.



As part of the social security week celebration MIDS organized a social security seminar at MIDS for MIDS staff and Specified Persons [SPs] on October 23, 2024. Forty eight persons attended the programme. Mrs. Rajeswari, Manager, LIC of India, Kulasekaram Branch was the chief guest for the programme. She had given a short account of various social security schemes of LIC of India. Mr. John Selvaraj, Development officer, LIC of India Thuckalay Branch, explained in detail about pension policy, cancer care policy of LIC and motivated participants to enroll maximum rural people in social security schemes of the government.



▪ Skills Training in Laptop Repair

Unemployment among the rural educated youth is a concern for everyone. They are not getting suitable employment to earn a decent income for their families. Vocational skills are found very effective for the rural youth to earn a steady income for their families. In this context MIDS identified laptop repair/service as a suitable vocational skill for the rural youth because of its potential to generate employment/self employment.

MIDS organized a 10 days skills training in Laptop repair/servicing for 30 selected youth at MIDS from July 16-30, 2024. The training conducted at MIDS seminar hall from 10 AM to 3 PM for ten days. Each day the first one hour is used for theory class followed by practical learning. Mr. Radhakrishnan, Director Alpha Institute, Nagercoil was the instructor for the training. Parts of laptop computer, OS [Operating System] how to find out troubleshooting in laptop, motherboard, key board related issues were the main topics covered during the training. Instructor has brought laptops and accessories for the practical training which made the learning easy for the youth. Trainees shown keenness in learning skills in laptop repair/servicing and they brought faulty laptops from their area for repair from fifth day onwards. Rectifying faulty laptops by themselves with the guidance of the instructor has instilled confidence in them. A tool kit worth Rs.3,500 was given to each beneficiary to start the laptop repair/service work immediately.



▪ Backyard Kitchen Garden Promotion



Backyard kitchen garden promotes organic farming, reducing the use of harmful chemicals and preserving soil health. Kitchen gardening is important for families with low income in including diversified, low cost seasonal vegetables in their daily diet. It provides an opportunity for individuals to reconnect with nature and learn about the basics of agriculture. Vegetables which are brought to the local markets from far-away places are grown by using chemical fertilizers and pesticides and are harmful to human body. Having a family kitchen

garden helps the families to consume chemical free fresh vegetables and save money which otherwise they have to spend for procuring vegetables.

This project is initiated to motivate the families to start backyard kitchen garden to produce vegetables needed for their family organically. We have identified and trained 600 SHG leaders in kitchen garden promotion. Mr. Michael Mathar was the resource person for these trainings. He is a progressive farmer engaged in organic farming for the past 20 years. Topics like food security, need for involving in agriculture, effects of chemical farming, land texture, land degradation, organic farming, advantages of organic farming, organic pesticides, relevance of backyard kitchen garden were discussed during the training. Practical sessions organized for the participants in kitchen garden was found very effective for the participants to pick-up hands-on skills in kitchen gardening. Given below are the details of the kitchen garden training we have organized.

SLNo.	Cluster	Venue	Date	Participants
01.	Palavilai	Community Hall, Punnamoottukadai	September 18-19, 2024	48
02.	Mecode	Community Hall Mecode	September 23-24, 2024	51
03.	Sooriacode	Church Hall Sooriacode	September 24-25, 2024	56
04.	Marthandam	House Backyard of Mrs. Sandhya	September 26-27, 2024	50
05.	Nadaikavu	Community Hall Nadaikavu	September 30, October 1, 2024	48
06.	Chellamkonam	House Backyard of SHG member	October 7-8, 2024	50
07.	Panachamoodu	Church Hall Panachamoodu	October 9-10, 2024	48
08.	Attoor	Community Hall Themanoor	October 11-12, 2024	49
09.	Kirathoor	Church Hall Kirathoor	October 14-15, 2024	51
10.	Thachoorkonam	Community Hall Thachoorkonam	October 16-17, 2024	49
11.	Kuzhithurai	MIDS Campus	October 18-19, 2024	50
12.	Adichavilagam	Parish Hall Adichavilagam	October 21-22, 2024	50
TOTAL				600





These SHG leaders are trained as trainers in Kitchen garden and each trained leader has to impart kitchen garden training to two persons and persuade them to start kitchen garden in their house backyard. So with a short period of time we have trained 1800 people in kitchen gardening. We have purchased organic vegetable seeds of brinjal [Kathiri], ladies finger, long beans, chilly, tomato, spinach and bitter guard from organic farmers association, Coimbatore. Vegetable seeds were packed into 1800 packets and distributed it to the SHG members. We have prepared a pamphlet in local vernacular explaining about the seeds planting, nurturing, pest control, use of vegetables and distributed it to the beneficiaries. We have motivated the project beneficiaries to give back good quality seeds from their vegetable garden to MIDS so that we could support other families to start kitchen garden. This project was instrumental in changing the attitude of the people, they are now showing interest to grow vegetables needed for their family by using their leisure time constructively.

▪ Herbal Medicine Preparation Training



Kanyakumari-district is famous for its therapeutic Ayurvedic/Herbal Medicines. Herbal medicines are the most ancient form of health care known to human being. Due to the illusion for allopathic medicine people shifted to use allopathic medicine which has got many side effects. In the recent past there is a growing awareness among people about the health benefits of ayurvedic medicines. Further, these herbal medicines are prepared by the Traditional Practitioners [Vaidhya] and they learned the skills from their ancestors. It is high time to disseminate these skills to more people so that they will be able to prepare therapeutic herbal medicine and offer them an opportunity to start income earning activity in herbal medicine preparation.

MIDS identified 30 Self-Help Group women and imparted 10 days herbal medicine preparation training in the month of February 2025. The training was conducted in a practical oriented way. Participants were equipped to identify useful herbs, its therapeutic values and how to prepare herbal medicine [Kayathirumeni oil]. The Kayathirumeni oil



prepared by the trainees are packed and sold in a common brand named “Bethesda Kayathirumeni oil”. The official launching of the herbal oil was done by Most Rev. Vincent Mar Paulos, Bishop of Marthandam on March 7, 2025.

A model herbal garden was established at MIDS for demonstration purpose with varieties of herbs in it. Useful herbal medicine saplings of five varieties were distributed to 100 Self-Help Group members and ensured that they planted them in their house backyards. Implementation of this project created awareness about the health benefits of herbs and herbal medicines, trained a group of committed women who are now capable of preparing therapeutic herbal medicines, trained a group of committed women who are capable of preparing therapeutic herbal medicines from locally available herbs. Further, the general public is benefited by way of easy availability of quality Kayathirumeni oil in their locality. Majority of the trained women are engaged in Kayathirumeni oil preparation and are confident of earning a steady income from it.



▪ Smokeless Chula

Marginalized rural poor families living in single room houses roofed with coconut thatch, asbestos sheets, tin sheets or tiled roof are facing undue hardship due to smoke and pollution because they use firewood for cooking. Due to their vulnerability they use easily available firewood for cooking their meals. Burning firewood for domestic purposes is associated with air pollution due to toxic gases, impacting adversely on human health. Women and children in these households are particularly vulnerable to the adverse health impacts related with firewood burning.

MIDS executed this project in its Boothapandi Cluster considering the number of families using firewood for cooking. Beneficiaries were identified with the support of Self-Help Group leaders in identifying deserving and interested families to install the smokeless Chula. We have purchased necessary smokeless Chula and other materials from Nagercoil and transported to the construction site.

Mr. Yesu Das an expert in installing smokeless Chula assisted us in installing the smokeless Chula in the houses of the beneficiaries. MIDS community organizer and SHG leaders facilitated the installation work. As first phase of the project we have installed smokeless Chula in 9 houses at Surulacode in September 2024 and 16 houses at Mathiyasnager in March 2025. Smokeless Chula/stove we have installed is a very practical option for the vulnerable families who are living in single room houses to reduce pollution in their houses and reduce sickness related with lungs in the target area.



▪ World Environment Day observation



The environment is the most precious gift to humans on this planet. Today, we need to focus on the importance of the environment, and remind ourselves that nature should not be taken for granted. World Environment Day is observed on June 5th worldwide to respect and be grateful for everything that the environment has given to humans, and to take a pledge to protect it. It also focuses on environment conditions and encourages people to be the active part of positive changes in the environment on earth in order to ensure the safe future of our planet.

MIDS organized the world environment day observation at Nadaikavu on June 5, 2024. Two hundred fifty seven children, mainly from Children Sponsorship Programme and Changing The Way We Care [CTWWC] participated the programme. Dr. Rajkumar, conducted an awareness session on environment protection for the participants in an interactive manner. A jackfruit sapling was planted at the campus as part of the environment day observation. Jack fruit tree sapling was given to each participant, asked them to plant the same in their house backyard and send a photograph of the planted saplings to MIDS. MIDS staff members divided into small groups and visited the families of the children on the same day to make sure that they have planted the tree saplings. This initiative has created curiosity among the children and they are now taking care of the saplings they have planted. The world environment day observation was found very effective in sensitizing the children about environment protection.



■ Women's Day Observation



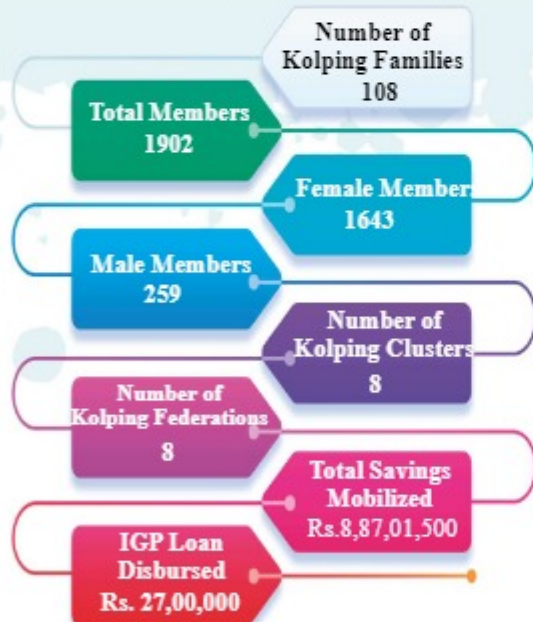
Women play a great role in everyone's life without which we cannot imagine the success of human life. They are the highly responsible for the successful continuation of the life on this planet. Earlier they were considered as only wives and mother who have to cook food, clean home and take care of the whole family members alone. But, now the condition has been improved a little bit, they have started taking part in the many activities other than family and kids. International Women's Day is more than just a date on the calendar. It is a call to action for everyone to work towards a world where women can thrive without facing discrimination or inequality.

MIDS observed International Women's Day on March 8, 2025 at Community Hall, Navalkadu. 368 SHG members from MIDS Nagercoil region participated in the programme which was planned and organized by MIDS-ARASI [MIDS Association for Rural women's Action and Sustainable Initiative] Fr. Dr. Jerome C, director MIDS inaugurated the programme and highlighted the relevance of the International Women's Day observation. Adv. Emilin Belinta delivered a keynote address on the occasion under the title "Accelerate Action for gender equality". She emphasized the need for women to realize their roles towards their society and country together with their roles at home which is possible through the continuous effort, gender equality and women empowerment. Three SHG women (Mrs. Anitha - Surulacode, Mrs. Sheeba - Mathiyas Nagar, Mrs. Vijayakumari - Boothapandy) who have excelled in their life and social sphere honored in the function. Sr. Flower John, D.M Convent, Beach Road and Fr. Bibin, Regional director, MIDS Marthandam were present for the function.



■ Kolping Marthandam Region

Kolping Marthandam Region is working for the integrated development of its members. Each Kolping family tries to provide its members with a feeling of belonging and promotes the common good by helping to make society more responsive to human needs. Kolping members are encouraged and challenge to be decisive influence for good in each community in which she/he is an integral part. Kolping Marthandam region is providing effective facilitation and leadership to the Kolping families functioning in its operational area. Constant guidance and facilitation is provided to the existing Kolping families to function methodically and to manage their group resources transparently for the socio-economic advancement of its members. Leadership abilities of the Kolping family leaders are enhanced through formal and informal training so that they become successful local leaders. Kolping Diocesan Board is providing the necessary policy frame work for the Kolping families in the region and design programmes for the benefit of the Kolping members in the region. Kolping India, National office provide us necessary policy frame work and guidance in planning and implementing programmes for the Kolping families. Given below is the profile of Kolping Marthandam Region.



Monthly cluster meetings of Kolping family leaders are organized at 8 clusters. These meetings are used as an effective platform for common sharing and learning. Federation meetings are organized once in three months to discuss about social & community issues and to chalk out actions to address such issues. Capacity building trainings were organized for members on diverse subjects with a view to capacitate them for social and community actions. Given below are the details of trainings conducted during the year.

Type of Training	No. of Trainings	Participants
Kolping Principles & Re-orientation	8	275
Leadership on Substance Abuse Prevention	12	420
Gender Equality & Conflict Management	3	90
Ecology Conservation	7	475
Networking & Advocacy	1	30
Value Added Product Preparation [Fish Pickle]	2	60
TOTAL	33	1350





Environment degradation and pollution are a major threat to human being. Planting trees are one of the best ways to reduce the amount of carbon in the air. This year Kolping Marthandam region had taken up two mass campaign programmes in tree plantation with the active cooperation of Kolping members. Kolping members planted useful tree saplings in the public places and in their house backyards. Kolping Day was observed on October 26, 2024 with different programmes at MIDS. Most Rev. Vincent Mar Paulos, Bishop of Marthandam was the chief guest for the programme. He appreciated the work of Kolping and requested the members to imbibe the good values of Kolping society.



▪ Malankara School of Commerce



Commerce Education is the area of education which develops the required knowledge, attitudes and skills for successful heading of Trade, Commerce and Industry. Commerce is considered as one of the most

popular career options in India. Commerce education is the backbone of the business and serial development of the nation. This education stresses on developing people and making effective use of available resources. The growing phenomenon of globalization, liberalization and privatization has been influencing the Commerce education. The demand for Commerce education has spiraled over the last decades. Globalization and Technological trend have made difficult for organizations to survive in the competitive world. As a result the importance of Commerce education has been increased manifold. Malankara School of commerce is playing a pivotal role in equipping our future dynamic managers with the emerging trends of Commerce skills to face the challenges of dynamic business in our country.

Malankara School of Commerce imparts Chartered Accountancy coaching and diploma training in 6 trades which are much appropriated today and has employment potential. This institution gives individual attention to the rural youth who are aspiring to become Chartered Accountants. Experienced faculties conduct the classes for the students and guidance is given to equip them with appropriate

knowledge and skills in the commerce field. Short-term diploma courses are conducted to impart job-oriented skills to the rural youth so that they can easily get into useful employment. Seminars and workshops are arranged for the students in collaboration with different stakeholders to update them with latest changes in the commerce field. Internship trainings are arranged for the students in reputed institutions, commerce firms, and audit offices for practical learning. Given below are the details of the courses offered by Malankara School of Commerce.

- Chartered Accountancy
[Foundation & Intermediate]
- B.Com, M.Com, M.B.A [DDE]
- Diploma Courses [Regular]: [Approved by Manonmanian Sundaranar University]
 - ❖ DCFA- Diploma in Computerized Financial Accounting
 - ❖ DBOCA- Diploma in Business Oriented Computer Application
 - ❖ DFTIED- Diploma in Foreign Trade & Import-Export Documentation
- Certificate Courses [Approved by Skills India, Central Government]
 - ❖ Accounts Executive
 - ❖ Junior Software Developer
 - ❖ Documentation Assistant

Useful life-skills in communication, problem solving, time management etc are imparted to the students so that they will be successful in their career. Youth who have completed their studies from Malankara School



of Commerce were able to get employment in reputed institutions. The practical oriented training we impart at Malankara School of Commerce has helped the youth to be successful in their employment situations.

▪ Conclusion

Development is a complex and long-term process that involves fundamental changes in culture on both societal and economic level. The primary goal of development is to build, grow, and utilize existing land, water, and human resources in such a way that the entire population reliant on these resources has an equal opportunity to meet, at the very least, its fundamental needs. People's economic well-being and greater change are both referred to as development. Increased participation of people in development programmes and decentralization of planning are required to provide the best chances for rural people. Development entails the reconstruction of every area of human life, including a person's social, political, and economic circumstances.

MIDS has been striving to provide an equitable opportunity for the vulnerable sections of the society for their integrated development. It has given prime importance for the socio-economic development of women & children to provide them a level playing ground so that their voices are heard and their opinions are respected. Self-Help Groups promoted by the organization has played a very important role in their economic independence. Ability of the organization to develop need based programmes with the active support of the target group people made the organization unique and relevant to the present context. We need to focus more in enterprise promotion, group income generation activities, imparting new employable skills to youngsters, sustainable agriculture and value added products preparation from locally available materials which will benefit the local community to augment their family income to lead a dignified life.

Sajan Joseph, M.S.W
Project Officer



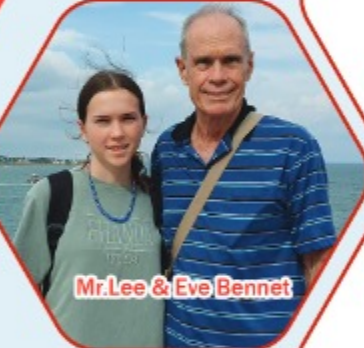
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