



MIDS

Marthandam Integrated Development Society
Diocese of Marthandam



*Annual
Report*

2023-2024

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PRESIDENT'S MESSAGE



It is with great pleasure that I present you this Annual report for the Year 2023-24 appreciating the support and dedication of all involved with MIDS. This report presents a vibrant picture of its interventions and how it has helped its target group people to become resourceful and look life in a different angle.

The option for the poor has become a must from and for the love of God. Christianity inspired by Jesus Christ through His responsive love to God and His people impels us to stand by the weak and meek. More than a religion as a spirituality, Jesus believed himself that He is anointed and sent to proclaim the Gospel and to provide liberation to the people (Luke 4:16-22). Throughout His public ministry, the compassionate Jesus demonstrated the way we ought to love and serve others in need while working to change the vulnerable social conditions. Together with the Church, we all are called to find out the root cause which hinders the growth of the poor people. The primary purpose of this special commitment is to enable them to become active participants in the society and to enable all to share in and to contribute to the common good.

MIDS, the Social Apostolate of the Diocese of Marthandam has been very active in reaching out to the poor and developing target-oriented programmes to lead a dignified life in the society. MIDS' ministry for the vulnerable and its endeavours for the dignity of the people encounter and praise God. My personal experience of its support to the widows and children appreciates its existence and applause all the benefactors behind our programmes and express warm gratitude to them. As Pope Francis invites us often "to deepen our conviction that we are one single human family" (Laudato Si, n. 52), it is crucial time to listen unitedly to the cry of all human beings and especially of nature.

I wish all success for MIDS in its future endeavours and appreciate its Director, Fr. Dr. Jerome, all the Regional Directors, and the staff for their commitment and hard work in reaching out to the poor and the oppressed.

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Most Rev. Dr. Vincent Mar Paulos
Bishop of Marthandam





DIRECTOR MESSAGE



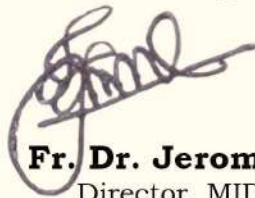
Dear friends and Supporters,

Those who can see the invisible pain of the poor people, can do the impossible. Your association with us helps make everything possible. Years long, MIDS has an eye and a hand for the need of the poor. Seeing the emergent needs and building up on the opportunities, the former Directors and the MIDS' Staff have been energetically constructing a sustainable home for everybody. While publishing the Annual Report of the year 2023-2024, I feel both proud and inspired by the progress we have made together in our community.

This annual report serves as a reminder of the positive difference we are making together but our journey is far from over. Environmental protection remains a cornerstone of our mission. Every action we take today shapes the world we will leave for future generation. I urge each of you to continue embracing sustainable practices in your daily lives. Equally pressing need is the battle against drug addiction, that affects countless lives in our society. Addiction is a complex issue that demands our unwavering commitment and compassion. Through education, support, and comprehensive care we can help find hope and a path to recovery. Let us stand united in our efforts to raise awareness, provide support and create a community where everyone has the opportunity to lead a peaceful life.

We thank you for being an integral part of our journey. With your collaboration and generous support, we make significant impact in empowering women and children. We look forward to continuing our partnership and making even greater strides in the future to foster growth and self-sufficiency. I make this opportunity also to thank all the collaborators and volunteers who work and fight against Cancer in our Kanyakumari District. Together, we can make a lasting difference.

With heartfelt gratitude,



Fr. Dr. Jerome C.,
Director, MIDS.

Self-Help Groups

Women empowerment refers to enabling women to have control over their lives, make choices and decisions, and have equal access to resources and opportunities. It involves creating an environment where women can participate in society and the economy on an equal footing with men, and where their voices are heard and their rights are protected. Self-Help Groups have emerged as effective mechanism for social and economic empowerment particularly among marginalized sections of society. By providing financial inclusion, skill development and collective action, SHGs have transformed the lives of many individuals. Self-help Groups (SHGs) are informal associations of people who come together to find ways to improve their living conditions. People of similar economic and social backgrounds associate generally with the help of any NGO or government agency and try to resolve their issues, and improve their living conditions. SHGs are community based organizations formed by individuals who belong to similar socio-economic backgrounds. These groups are typically small in size and are based on the principles of trust, mutual support and collective decision making. These groups play a significant role in empowering individuals, particularly women and promoting financial inclusion and social development. MIDS has been promoting Self-Help Groups for the past 25 years and this year is the Silver Jubilee year of our SHG formation. Given below are the details of MIDS Self-Help Groups.

Access to finance by the poor and vulnerable groups is a prerequisite for poverty reduction and social cohesion. This has to become an integral part of our efforts to promote inclusive growth.



Details of MIDS Self-Help Groups

Sl.No.	Cluster	Number of SHGs	Members	Total Savings
01.	Palavilai	35	636	1,89,68,999
02.	Nadaikkavu	30	547	1,71,67,050
03.	Kirathoor	38	635	2,09,25,233
04.	Chinnathurai	28	410	1,74,04,585
05.	Adichavilagam	26	494	1,12,20,829
06.	Sooriacode	25	451	1,23,24,214
07.	Mecode	13	226	70,58,548
	Total	195	3399	10,50,69,458

Kaliakkavilai Region

Sl.No.	Cluster	Number of SHGs	Members	Total Savings
01.	Marthandam	35	605	1,92,02,125
02.	Kuzhithurai	35	620	2,67,38,803
03.	Panachamoodu	25	424	1,33,49,648
04.	Thachorkonam	23	433	1,22,16,050
05.	Attoor	37	679	2,18,77,064
06.	Unnamalakadai	33	601	1,62,81,748
07.	Chellemkonam	21	378	91,48,625
	Total	209	3790	11,88,14,064

Marthandam Region

Sl.No.	Cluster	Number of SHGs	Members	Total Savings
01.	Nagercoil-I	13	215	62,07,569
02.	Nagercoil-II	13	220	99,79,170
03.	Boothapandi	31	546	1,24,25,755
04.	Mantharamputhooor	07	113	44,39,255
05.	Agestheswaram	15	274	1,14,56,379
	Total	79	1368	4,45,08,128

Nagercoil Region

Sl.No.	Cluster	Number of SHGs	Members	Total Savings
01.	Vederpuliyanakulam	4	66	3,92,000
02.	Devadhanapatti	11	178	8,57,200
	Total	15	244	12,49,200

Madurai Region

Grand Total

Number of SHGs - **498**

Members - **8801**

Total Savings - **26,96,40,850**

Self-Help Groups are found very successful in meeting the credit needs of the rural households. Easy availability of credit from the SHGs freed the villagers from the clutches of the moneylenders. SHG members can now avail credit from their groups to meet their varied needs and repay it in convenient monthly installments. Credit provided by these groups has helped them to start individual income earning activities. SHGs have developed proper systems to revolve their group resources effectively and access credit from other formal institutions. Savings mobilized by the groups are effectively revolved to cover the credit needs of its members. Easy availability of credit from the SHGs has motivated many women to venture into income earning activities.

Group Loan Details 2023-2024

Sl.No.	Region	No. of SHGs	Members	Total Savings	Loan Amount
01.	Kaliakkavilai	195	3395	10,50,69,458	24,86,53,305
02.	Marthandam	209	3790	11,88,14,064	27,97,02,341
03.	Nagercoil	79	1368	4,45,08,128	9,44,68,565
04.	Madurai	15	244	12,49,200	37,31,200
	Total	498	8801	26,96,40,850	62,65,55,411

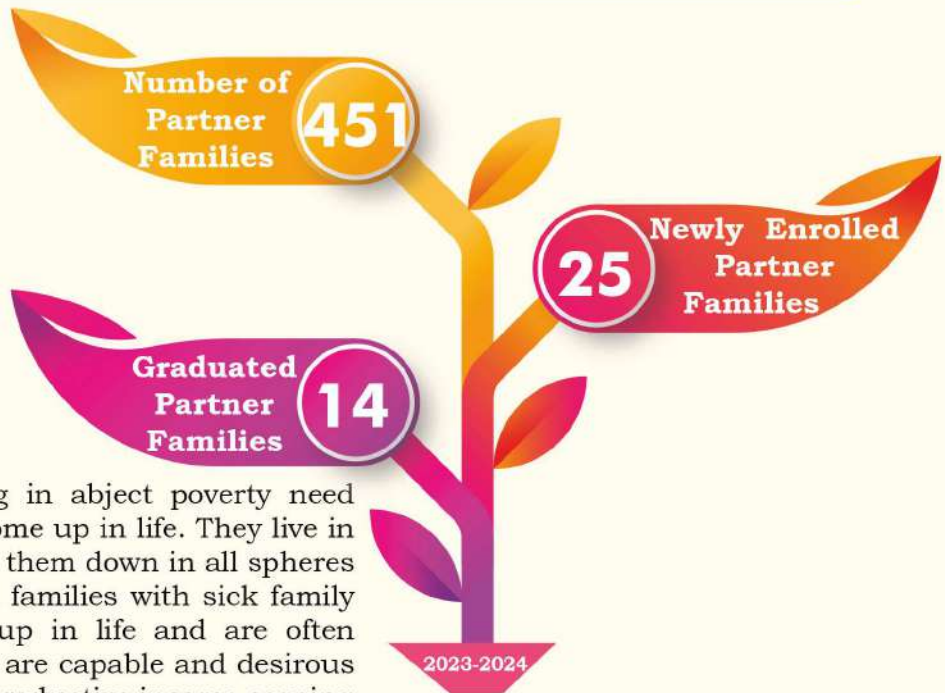
Credit provided by the Self-Help Group has helped a number of rural women to venture into micro-enterprises and to increase their income base. By engaging in such activities, they gained considerable capacity in managing their enterprises. Further, SHGs are found an effective platform for imparting informal learning to the less educated women so that they will be more responsible and better focused towards their future. Constant efforts are taken to enhance the capacities of the SHG leaders through trainings and meetings thereby groups are managed effectively and its resources are utilized in a transparent manner. SHGs are facilitated to revisit their vision and mission and to adapt to the changing situations of the time. Cluster meetings and annual SHG auditing are found very effective in streamlining the activities of the Self-Help Groups. MIDS Self-Help Groups have shown keenness to assist those who are in need. This is evident from the spontaneous response of our Self-Help Groups by mobilizing study materials worth Rs.3.50 Lakhs for supporting the education of children from vulnerable families.



Family Development Programme

The economic decline during the last decade has placed significant pressures on many families in terms of financial distress, reduced employment opportunities, and fewer resources to help family members pursue their educational goals. Socio-economic disadvantage has negative consequences for adults and children. Poor families in the bottom third of the income group, suffer immensely and this does not solely affect the family as a whole, but it affects each and every individual included. Families living in abject poverty need external support and guidance to come up in life. They live in a vicious circle of poverty which put them down in all spheres of life. Women headed families and families with sick family members are struggling to come up in life and are often sidelined. These vulnerable families are capable and desirous of coming up in life by involving in productive income earning

activities. Save A family Plan-Family Development Programme is found very useful in promoting rural enterprises and resourcefulness among the partner families. MIDS has been able to implement the programme with the active financial support of Save A Family Plan, India.





Women involvement in income generating activities is of paramount importance for the economic development of their households. Empowering women through income generating activities enhances economic development of their families and society. Though rural poor women are keen to venture into micro-enterprises activities, mustering required capital to start such enterprises is a stumbling block before them. Financial support provided under Family Development programme is serving as an initial capital to start such ventures for the marginalized women. Partner families are properly oriented about the programme and are facilitated to identify area specific income earning activities. FDP field coordinators provided proper facilitation and guidance to the partner families to identify suitable income earning activities and to develop proper plans to run their IGP activity profitably. Detailed fund utilization plan is prepared for each partner family in a consultative manner and is shared with the Save A Family Plan for releasing the funds. Field Coordinators ensured that partner families have utilized the support to start/expand their individual income earning activities and are managing it profitably. Given below are the details of fund utilization by the partner families.

Sl.No	Activity	MR [FDP-I]	Amount (Rs.)	(%)	MA [FDP-II]	Amount (Rs.)	(%)
01.	Poultry Farming	31	7,11,272	12.5	26	6,13,888	11.7
02.	Goat Rearing	24	5,58,748	9.8	34	7,82,601	14.9
03.	Tailoring	43	9,58,848	17	61	14,13,169	26.9
04.	Textile Shop	15	3,70,643	6.5	02	44,940	0.9
05.	Petty Business	18	3,55,898	6.3	30	7,28,614	13.9
06.	Cow Rearing	15	3,38,489	6	20	4,58,485	8.7
07.	Rubber Business	45	10,49,416	18.5	02	44,836	0.9
08.	Vegetable Cultivation	18	4,15,294	7.3	02	51,453	1
09.	Infrastructure facilities	16	3,32,671	5.8	31	7,34,521	14
10.	Rental Store	00			03	68,530	1.3
12.	Other Activities	24	5,83,222	10.3	13	3,06,311	5.8
Total		249	56,74,501	100	224	52,47,348	100

The programme support has helped many families to start new micro-enterprises and to earn a steady income from it. The success they have tasted in their new income generation activity has encouraged them to stick on with the activity and expanding it to augment their family income. Periodic cluster meetings are organized for the partner families to discuss different matters which have got a direct say in their development. These cluster meetings are providing an informal learning platform for the partner families to increase their knowledge and to learn from others sharing. SAFP-FDP programme has found very helpful in promoting resourcefulness among the rural poor and in stimulating them take-up personal initiatives for their economic advancement.

Children Sponsorship Programme [Thalirkal Ulagam Programme]

Education plays a great role in everyone's life by building personality, improving knowledge & skill and providing feeling of well being of a person. Children in poverty make up thirty one percent of population in our area, and most of these children do not receive good education because their parents cannot afford to send them to anything but a public school. Though these children have got the necessary potentials to develop into useful citizens of the society, but economic backwardness is hindering their growth. Children from these marginalized families need external financial support to continue their school education and to develop their inborn talents. MIDS started the Children sponsorship programme in 2002 to assist children from economically poor families to continue their school studies. This assistance is given to the neediest, children who are on the verge of dropping their studies due to poor economic situation in their families. Given below are the details of the children assisted under this programme.



Sl.No.	Agency Name	No. of Children Assisted	%
01.	All for Life-Life for All, Australia	135	39
02.	Kinder Und Familienhilfe, Germany	103	30
03.	Kindermissionswerk, Germany	19	5
04.	Förderverein Indienhilfe Saar e.V, Germany	27	8
05.	Externato De Penafirme, Portugal	56	16
06.	Indian Benefactors	6	2
	TOTAL	346	100





Special coaching programmes are organized monthly at MIDS for the sponsored children to impart useful knowledge and skills to them. This year special emphasis was given for spoken English, which is essential for the children to perform better in their academic studies and employment situations. Competent teachers handled the sessions and they have used different participatory dynamics in imparting the English lessons to the children. With a view to prepare the sponsored children to attend competitive examinations for employment, we have conducted MIDS talent test on last Sundays of every month. Children were asked to answer in OMR [Optical Mark Recognition] sheet to train them well for the future competitive examinations. We have noticed good improvement in the academic performance of the sponsored children. MIDS is closely monitoring and assessing the academic performance of each sponsor child and persuade them to do well in their school studies. Funds are disbursed to the children during the school opening time and Christmas time to cover their educational expenses.





Fund Disbursement 2023-2024		
Month	Number of Students	Amount
May 2023	291	Rs. 7,27,500
December 2023	304	Rs. 3,04,000
TOTAL	595	Rs.10,31,500

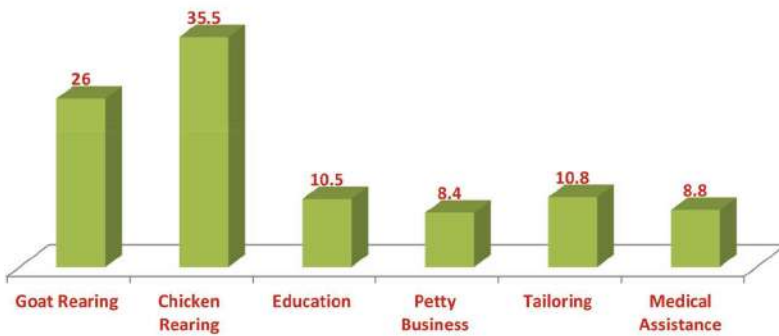
70 children completed sponsorship and are pursuing higher education in different streams. Rs.13,44,204 was distributed to the students as small savings settlement and this amount has helped many students to pay their first semester fees. Annual get-together of the Thalirkal Alumni [AASTHI] was held at MIDS on October 23, 2023 and it provided a platform for the alumni students to interact with their friends and to establish a close link with MIDS. Festivals like Christmas, Pongal and Children's day are observed at MIDS level with the active involvement of the sponsored children and these celebrations are found an opportunity for the children to exhibit their artistic abilities. Christmas celebration of the sponsored children was held at MIDS on December 2, 2023. Rev. Msgr. Jose Bright, Vicar General, Diocese of Marthandam was the chief guest for the programme. Fr. Dr. Jerome C, Director, MIDS, Mr. Lee Bennett and Ms. Neve Bennett, Australia were present for the function.



Family Enrichment Programme

Marginalized families experience systematic social, economic, and political disadvantages due to various factors such as socio-economic status, disability, or immigration status. These families often face discrimination, oppression, and barriers to access resources, opportunities, and social mobility which perpetuate cycles of disadvantage and marginalization. Most of the families who are at the poverty level need some type of help to overcome the obstacles.

Purpose	Beneficiaries	Amount [Rs.]	%
Goat Rearing	16	2,02,000	26
Chicken Rearing	13	2,76,000	35.5
Education	06	82,000	10.5
Petty Business	05	65,000	8.4
Tailoring	06	84,000	10.8
Medical Assistance	07	68,000	8.8
TOTAL	53	7,77,000	100



Family Enrichment Programme [FEP] of MIDS is found useful in assisting vulnerable families for their integrated development. This programme promotes individual initiatives of the beneficiary families for their economic development. Families are assisted to identify suitable income earning activities and supported with programme fund to start/expand those activities. MIDS provided effective facilitation and guidance in managing their enterprises. MIDS staff undertake habitual visits to the beneficiaries to assess their progress in the income generation activity and to animate them on varied subjects which are of crucial importance for their development. Funds are disbursed to the beneficiary after careful assessment of the activity for which they have requested the fund.

The initial capital support provided under this programme was found very useful for the marginalized families to start feasible income earning activities. A good number of women headed families who have started income earning activities have come up in life by utilizing the programme support.

Marian Movement

Widows in India have long been considered one of the most disadvantaged groups in society. Widows in India are facing a lot of problems and hardships in the family and society because of traditional norms, cultural practices and beliefs. Widowhood has been found to have a negative association with the financial well-being of women. When a woman loses her partner the burden of catering for the home becomes unbearable for most, especially in cases where the woman was a full-time housewife. We need to be more intentional about alleviating the hardships of widows.



Marian Movement is providing an effective platform for the widows to come together, discuss common issues and learn from other experience. Cluster level Marian forums are helping the widows to meet periodically and develop common bond. Guidance and facilitation given to the Marian Movement members during the cluster meetings has found very useful for them to cope up with precarious situation in which they live. Counselling support is given to widows who have got adjustment problems. At present 214 widows are active members of Marian Movement.

Households headed by widow's still experience substantially higher rates of poverty than other households. The sudden death of the head of the family put undue hardship to the widowed mother. The sole source of income is blocked. Further less educated widows are not in a position to find suitable employment in the local area as employment creation is drastically reduced in the post COVID-19 era.



Purpose	Beneficiaries	Unit Cost [Rs.]	Total Amount [Rs.]
Chicken Rearing	46	Rs. 20,000	9,20,000
Cow, Goat Rearing	29	Rs. 20,000	5,80,000
Petty Shop	08	Rs. 20,000	1,60,000
Rice, Flour business	07	Rs. 20,000	1,40,000
Tailoring	06	Rs. 20,000	1,20,000
Milk Business	04	Rs. 20,000	80,000
Cloth Business	04	Rs. 20,000	80,000
Tea Shop	03	Rs. 20,000	60,000
TOTAL	107		21,40,000

This situation demands widows to venture into self-employment ventures to augment their family income. In this context the initial capital support provided by MIDS as revolving fund support has helped 107 widows to start self-employment activities and thereby earn extra income for their families. Given below are the details of the fund disbursement.

The fund was disbursed to the beneficiaries on March 13, 2024 in function held at MIDS. Most Rev. Dr. Vincent Mar Paulos, Bishop of Marthandam was the chief guest for the programme. Mrs. Febi, JCI, Marthandam conducted a half-day motivation session for the widows. MIDS level Marian Movement leaders meet periodically to discuss about matters related with the programme. MIDS is planning to revamp the Marian Movement to ensure active participation of its members and to strengthen the capacities of its cluster level Marian Movement leaders.



Dalit Development Programme

Dalits are the marginalized community in India. There is a sizable number of dalit households live in different villages/hamlets in MIDS operational area. This community is backward in all spheres of life. Years of exploitation and marginalization pushed them to the lowest strata of the society. They are left behind in development, many a time they have not received the rightful share for their betterment from the society. This calls for tailor-made programmes for their development. Individuals and organizations should chalk out programmes and projects for the advancement of this community. Dalit forum formed in 10 target villages in MIDS operational area provided them a common platform to share issues/problems associated with their children women and economic backwardness.





Dalit families are encouraged to venture into viable income earning activities to expand their income base. Members are assisted to enroll as members of Self-Help Groups to promote savings and credit activities. Preference has given to the dalit members while selecting beneficiaries for different programmes. This year revolving fund assistance was provided to 13 persons to start individual income earning units and earn substantial income from it. Career guidance and facilitation is given to dalit students to go for job oriented higher studies and to find out suitable employment for them.

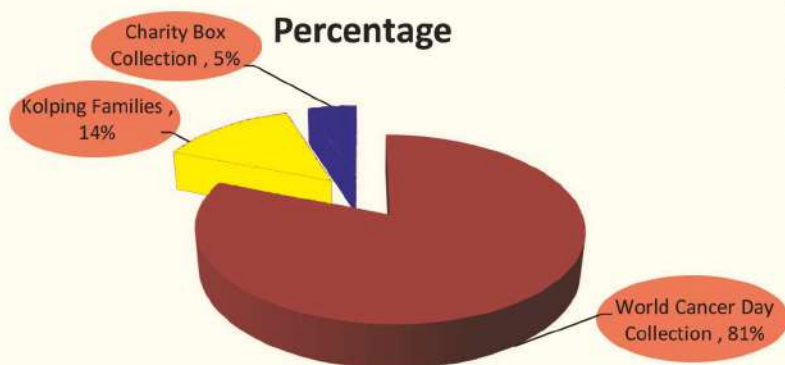
Ezhuvom Iyakkam-Cancer Care Programme

Cancer, a condition that is caused by excessive growth of cells, can be cured if detected at an early stage. However, as the severity of the problem increases it becomes more and more difficult to deal with it. As painful as the condition is, the treatments used to cure it are equally agonizing. It is thus important to be alert and avert the problem from arising in the first place. MIDS had taken up different activities to reduce cancer cases in its operational area under its Ezhuvom Iyakkam programme. Major component of the programme are to sensitize the villagers about cancer disease through awareness programmes, cancer screening camps, linkage with cancer care institutions, local fund mobilization and financial support for cancer patients.



This year we have given much thrust to cancer screening camps to detect cancer at an early stage. Many types of cancers are curable if detected at stage 1 or 2. Early detection will help the person to get proper treatment and lead a normal life. Staff and Volunteers of the organization have shown special attention in persuading people to go for cancer screening camps and treatment. Sree Ram Cancer Centre, Nagercoil has been supportive in conducting the cancer screening camps. MIDS organized two capacity building training programmes for its volunteers so that their interventions will be more effective and client focused. World cancer day observation on February 4, 2024 was found instrumental in creating awareness among the general public about this dreaded disease and muster funds for our cancer care programme. Active participation of MIDS Self-Help Group Members, Kolping Members and general public have shown their concern and readiness to work together in addressing common issues. MIDS has been quite successful in mobilizing local funds for its cancer care programmes. Individuals and households were generous in providing financial support to our programme. Given below are the amazing results of fund mobilization for Ezhuvom Iyakkam Programme.

Source	Amount	%
World Cancer Day Collection	Rs. 5,85,982	81%
Kolping Families	Rs. 96,000	14%
Charity Boxes	Rs. 37,153	5 %
TOTAL	Rs. 7,19,135	100%



Financial support provided under MIDS Jeevan Programme was a relief for the cancer patients and their relatives. Application for financial support under this scheme is strictly reviewed by visiting their families, verifying their treatment records and interacting with them. Funds are disbursed to the beneficiaries as per the recommendation of the MIDS Jeevan core team. This has ensured transparent management of the public fund collected from the general public for this programme and we were able to alleviate the sufferings of many patients. Given below are the details of fund disbursement under MIDS Jeevan Scheme.



Month & Year	Number of Beneficiaries	Amount [Rs.]
April 2023	18	76,000
May 2023	01	5,000
July 2023	02	8,000
August 2023	08	40,000
October 2023	10	48,000
December 2023	13	63,000
February 2024	10	50,000
TOTAL	62	2,90,000

Skills Training Programme for Rural Women

Irregular income of rural households is a key problem in MIDS target area. The scanty income earned by the families from different employment is insufficient to meet the basic food needs of the family. This situation demands rural women to venture into self-employment endeavors. Vocational skills training are viewed as a significant tool that increased employment outcomes and provides potential career advancement opportunities for individuals. Rural women vocational training is regarded as the most influential initiative meant to develop entrepreneurial skills to improve rural women employability in both formal and informal sectors. In this context imparting employable vocational skills to rural women is important, which will promote resourcefulness among them and increase their social position. The vocational skills trainings organized for the rural women under Schöck Familien Foundation supported project was found instrumental in imparting employable vocational skills to the young women in MIDS operational area. MIDS organized vocational skills training in Aari Embroidery work, Bridal Make-up & Beautician and Cell phone repair/service. Given below are the details of the trainings imparted.

S.No.	Training	Duration	Batches	Number of Women Trained
01.	Aari Embroidery	4 months	3	105
02.	Bridal Make-up and Beautician	3 months	3	90
03.	Cell phone Repair/ Service	2 months	3	75
	TOTAL			270

Skills trainings imparted under this project were very apt and appropriate to impart job oriented vocational skills to the unemployed rural women and instill confidence in them to become entrepreneurs. The trades in which we have imparted the training under this project were very simple and has got employment/self-employment potential. 92% of the trained women have started their own self-employment ventures in the trade they are trained and are able to earn additional income for their families. Vocational skills imparted to the women under this project have helped the unemployed rural women to become part-time income earners for their family. MIDS assisted the trained women to get credit support from their Self-Help Groups and banks to set-up their own income earning units in the trade they are trained.





Honeybee Keeping Project

Marthandam is famous for honeybee keeping and honey production for the past many decades. The agro-climatic condition in the area is best suited for this activity. Honey sector is considered as one of the income generation activity for resource poor farmers including women, youth and underemployed sections of the community. Demand for honey is increased in the recent years and the demand for honey is bound to go up further in the coming years, making it as a suitable activity for the rural poor to earn extra income for their families without much investment. MIDS implemented a honeybee keeping and honey production project in its operational area with the active financial support of Conferenza Episcopale Italiana. The project was officially launched by Most Rev. Dr. Vincent Mar Paulos, Bishop of Marthandam on June 30, 2023. Given below are the major components of the project.

Number of Persons trained in Honeybee Keeping and honey Production	200
Number of Beneficiaries supported to start Honeybee keeping	220
Amount disbursed to the beneficiaries to start honeybee keeping	Rs.44,00,000
Establishment of Honey Processing Unit	01
Number of persons trained in Value added products preparation from honey	50
Initial Capital Support to start value added honey	Rs.5,00,000



Intensive training in honeybee keeping and honey production was given to the beneficiaries prior to the fund disbursement to start honeybee keeping units. The training was found very useful for the beneficiaries to acquire appropriate knowledge and skills in bee keeping & honey production. The practical oriented training was very effective in equipping the rural women with proper skills in honeybee keeping. Financial assistance provided to the beneficiaries helped them to start the apiculture. Fifty enterprising women were trained in value added products preparation from honey. The practical oriented training has helped the trainees to pick up the preparation skills fast. Women who are trained in value added products preparation are assisted with initial capital support to start the activity straightaway. Majority of the trained women are engaged in value added products preparation and are earning a steady income from it.

In order to ensure a reasonable price and regular market for the honey produced by the farmers we have established a honey processing unit at Edaivilagam. A new building for this purpose was constructed and necessary equipments to process the honey were established. The newly established honey processing unit is functioning well. This facility is helping us to process raw honey in large quantity and store it properly. The processed honey is packed in glass bottles of different quantity and is marketed in the common brand name "MIDS Eden Honey". MIDS is in the process of establishing wider networks with big commercial establishments, production houses and ayurvedic medical firms to get bulk orders to sell the honey processed by our unit.

Higher Education Scholarship Programme

Higher education acts as a gateway to numerous opportunities. In a country like India, where socio-economic disparities are prevalent, higher education can be a great leveler. It provides individuals from various backgrounds with the skills and knowledge necessary to thrive in the global workforce. The rising cost of higher education presents a significant challenge for students and families seeking to pursue a college degree. Higher costs of higher education have proved to be an insurmountable barrier for many students from low-income families. In this concern, high tuition fees imposed by universities and colleges are one of the essential factors that are putting students to be in an unequal condition. This is preventing students from equal access to higher education. In this grim situation, several students are seeking assistance for their higher studies.



MIDS interest free loan scholarship was found very supportive for the marginalized youth in our area to pursue their higher education with ease. We have followed a strict and elaborate process to identify the most deserving students to avail this support. We have utilized the service of our Self-Help Group leaders, Kolping leaders and community leaders to spot the correct beneficiaries. Given below are the details of the scholarship distributed during the year.

Plan	Students Assisted	Scholarship Per Student [Rs.]	Total Amount [Rs.]	Date of Disbursal
Mandy Pickering Pharmacy 777 Higher Education Scholarship	27	20,000	5,40,000	March 09, 2024
Divine Mercy Higher Education Scholarship	14	25,000	3,50,000	March 09, 2024
MIDS Jubilee Memorial Scholarship	26	25,000	6,50,000	March 26, 2024
AASTHI Higher Education Scholarship	08	20,000	1,60,000	February 22, 2024
TOTAL	75		17,00,000	

MIDS ensured that the scholarship recipients utilized the support for their studies and are doing well in their academic studies. MIDS field staff used to visit their families and interacted with their parents about their academic performance. Given below are the course wise details of the scholarship receivers.

Course	Number of Students	%
B. Sc Nursing	22	29
B.E Engineering	22	29
Graduation [B.A, B.Sc, B.Com]	14	19
Diploma Course	06	8
B.Pharm	05	7
B.Ed	04	6
M.B.B.S	01	1
Ph.D	01	1
Total	75	100%

CTWWC Project

Changing The Way We Care (CTWWC) promotes safe, nurturing family care for children reintegrating from Child Care Institutions (CCI) and prevents child-family separation by strengthening families, reforming systems of care for children, and working with others to shift commitments and conversations in support of family care. MIDS is a partner organization of Catholic Relief Services [CRS] in implementing CTWWC project in Kanyakumari-District. Two hundred Ninety Seven vulnerable children and their families from 16 Panchayaths are covered under this project. Project measurers are carried out with the active collaboration Panchayath Raj Institutions [PRI], Government departments, faith based structures and community based organizations.

This year, the thrust was given to strengthen the communities with a view to develop responsible community leaders as gate keepers to prevent children joining from Child Care Institutions. Gate keeping training was imparted to the prospective community leaders to change their mindset and to impart them with apt knowledge about care reforms. Diverse trainings are organized for the parents, community leaders, CBO members and champions. Given below are the major activities during this year.

Components	No. of Programmes	Participants
Perspective building for the leaders of the diocese level commissions	2	51
Parenting Skill Training Programme	20	377
Awareness activities for the existing SHGs in their ongoing programs	64	1120
Orientation and Monitoring to identified champion	3	23
Meetings with PRI, Anganwadi workers, PTA	9	196
Orientation with Parish Councils regarding identification of 'Parish Champions' and representation	18	426
Training Arulvazhviyams on their role in identification and support of vulnerable children and follow-up	9	179
Family Day Celebration	1	492
World Parents Day Celebration	1	74
Interface meeting with CWC member	1	47





Family Day celebration of the project beneficiaries was organized at MIDS on May 26, 2023 in which 492 persons participated. Most Rev. Dr. Vincent Mar Paulos, Bishop of Marthandam inaugurated the gathering. Rev. Fr. Albert Thambidurai, Director, Tamilnadu Social Service Society and Ms.Sanjana, Programme Associate was present for the function. Mrs. Suja conducted a session on Family as basic unit for the parents and Ms. Abisha Kevin handled a session on goal setting for the children. At the end of the programme five note books each was distributed to 297 children. MIDS mobilized the amount needed to purchase these notebooks from the local area. Staffs of the projects are undertaking regular monitoring visits to the beneficiary families and are providing effective guidance & facilitation to these vulnerable families. Referral and linkage services are provided to the vulnerable families to access resources and services from different service providers. The CTWWC programme was instrumental in preventing children joining CCIs. Further, it has changed the attitude of the parents and community leaders toward child care.



Poultry Farming

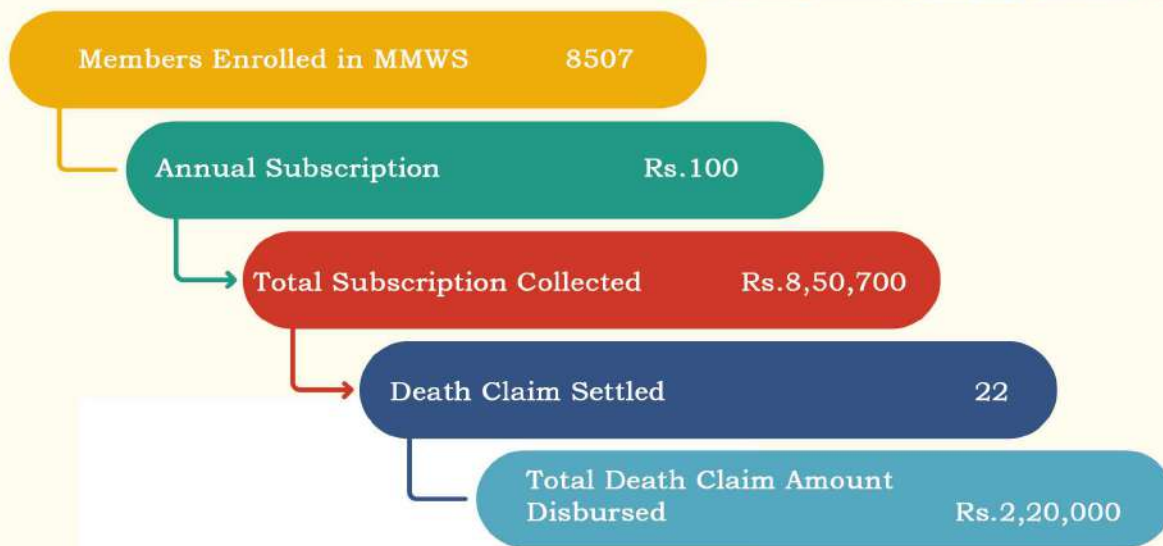
Rearing chickens or Turkeys is found very suitable income generation activity for the rural households. These activities are very simple and can be done without much investment. By devoting little time and energy for rearing poultry will help the rural households to earn additional income for their families. They also can use the kitchen and vegetable waste to feed the chickens. There is a shortage of poultry products in the local area, eggs and other poultry products are being transported to the area from other parts of Tamilnadu. So there is an assured market for eggs in the local area. Though many families are eager to start poultry farming, they were not able to start it because of financial constraints. Poultry rearing programme of MIDS found very supportive to the rural households to start poultry rearing and earn substantial income from it. Needy families to receive this assistance were selected from our Self-Help Groups by following a well defined selection criterion. Particulars of the poultry rearing programme are given below.

Plan	Month	Beneficiaries	No. of Poultry	Supported by
Turkey Rearing Programme	October 2023	50	500 Turkeys	Förderverein Indienhilfe, Germany
Turkey Rearing Programme	November 2023	46	460 Turkeys	Ms. Mandy Pickering Australia
Chicken Rearing Programme	December 2023	50	500 Chickens	Mr. Leonard Bennett, Australia



MIDS Members Welfare Scheme [MMWS]

Majority of MIDS members are from economically backward families. They do not have much savings set aside to meet their emergencies. They utilize their earnings for the education of their children and welfare of the family. In case of their death, their family members are struggling much to meet their death related expenses. MIDS Members Welfare Scheme [MMWS] initiated in MIDS in the year 2018 to provide financial assistance to the nominee of the diseased MIDS member. This scheme works with the cooperative principle each for all, all for each. The annual subscription collected from the members is effectively managed to assist the affected families. Annual subscription of Rs.100 is collected from the members in December and they are covered under this scheme for a period of 1 year. Effective systems are put into practice to monitor the member enrollment and death benefit settlement. Programme fund is effectively revolved to generate additional income to scale up the programme. Given below are the details of the programme.



Wings for the Widows

Four young widows were assisted with financial support to start their own micro-enterprises under Wings for the Widows programme supported by Ms. Tanja Comes, Germany. MIDS had undertaken a meticulous process to identify four most deserving widows from among the 13 widows applied for the support. Beneficiaries were assisted to prepare a viable income generation plan and funds released to establish the units. Given below are the details of the beneficiaries who are assisted under this programme.



Subala Ruby
Surulacode

Petty Shop
Rs. 30,000

S. Shoba
Ambalakadai

**Banana Live
Plant Selling**
30,000

P. Prema
Mathar

Cow Rearing
35,000

S. Sree Latha
Parthivapuram

Cow Rearing
35,000

TOTAL
1,30,000

Virutcham Revolving Fund Assistance

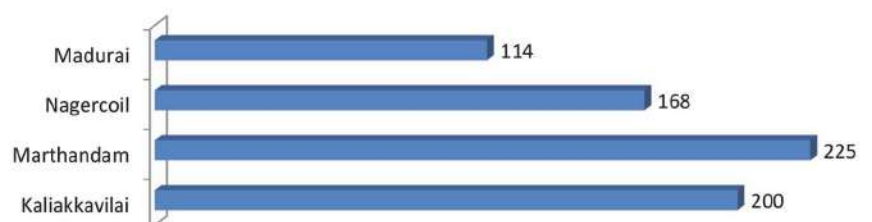
Rural poor people who cannot get a loan because of the lack of guarantees are excluded from the traditional banking and financial system. Credit support provided by institutions like MIDS to the rural poor without any collateral security is found best suited for them to meet their sporadic credit needs. This ensures financial inclusion. Financial inclusion ensures that all people have access to and use financial products and services conveniently in accordance with their needs at a reasonable cost. Poor need money to meet their diverse basic needs and to start small business activities to expand their income base. Tailor-made schemes of the banks and other financial institutions are not suitable for the people of low-income group families.

Virutcham Revolving fund support was found much beneficiary for the Self-Help Group members to meet their credit needs. Swift processing of the fund request and credit disbursement under this scheme is appreciated by the beneficiaries. Past performance of the Self-Help Group and the repayment history of the SHG member is the main criteria for fund disbursement. Books & accounts and other documents of the Self-Help Groups are scrutinized prior to fund release. Funds are channelized through banks to ensure transparency fund management. MIDS field workers ensure that beneficiaries utilized the fund purposefully and are repaying it promptly. Virutcham Revolving Fund support has helped many rural women to venture into micro-enterprises. Given below are the details of fund disbursement under this programme.

Region	No. of SHGs	Beneficiaries	Amount [Rs.]	%
Kaliakkavilai	50	200	1,00,00,000	32.53
Marthandam	56	225	1,18,00,000	36.43
Nagercoil	42	168	84,00,000	27.32
Madurai	07	114	11,40,000	3.70
TOTAL	155	707	3,07,40,000	100



Beneficiaries



Bank Linkage Programme

Self-Help Groups are found very effective in promoting individual enterprises of its members. SHG platform offered a number of trainings to its members, primarily related with enterprise promotion. More and more SHG members are coming forward to start micro-enterprises which are best suited to their area. The group resources are insufficient to meet the credit demands of its members. This necessitated these groups to avail credit from banks. In the recent past there has been a paradigm shift in the attitude of the banks toward poor and Self-Help Groups. They now



prefer to provide credit support to the Self-Help Groups because of the high repayment rate among the SHGs. Commercial banks were hesitant to provide credit to Self-Help Groups due to fear of default. SHGs are now proved worthy to avail credit from former institutions. MIDS also well aware of the credit demand of the Self-Help Groups to meet the credit need of its members negotiated with ICICI bank and Federal Bank to fund our Self-Help Groups under their SHG linkage programme. Given below are the details of the credit availed by our SHGs from ICICI bank and Federal Bank, Parassala.

MIDS recommends Self-Help Groups which are having proven track record in group resource management and credit utilization for bank linkage. Bank officials verify the eligibility of the group by verifying their records and interacting with the group members. MIDS staffs ensure that credit allocated to the groups are divided prudently and are repaid on time to make them eligible for higher loans. Periodic meetings of the bank personnel and MIDS core team is convened to thrash out issues connect with bank linkage and to plan way forward.

Specifics	ICICI Bank, Marthandam	Federal Bank, Parassala
Number of SHGs Availed Credit	63	129
Total Loan Amount	Rs.5,62,00,000	Rs.19,78,50,000
Highest Amount of Loan Disbursed to SHG	Rs. 20,00,000	Rs. 20,00,000
Lowest Amount of Loan Disbursed to SHG	Rs. 3,00,000	Rs. 3,00,000



Women's Day Celebration

Women bring creativity and critical services to all levels of society, from the home to the office, laboratory, and meeting room. Yet, their achievements and contributions often go overlooked, unacknowledged, or even minimized. For a sound and sustainable development it is pertinent to ensure the equal justice towards women. Realizing the importance of the fact, International Women's Day is observed to recognize that peace and social progress require the active participation and equality of women, and to acknowledge the contribution of women to social advancement.

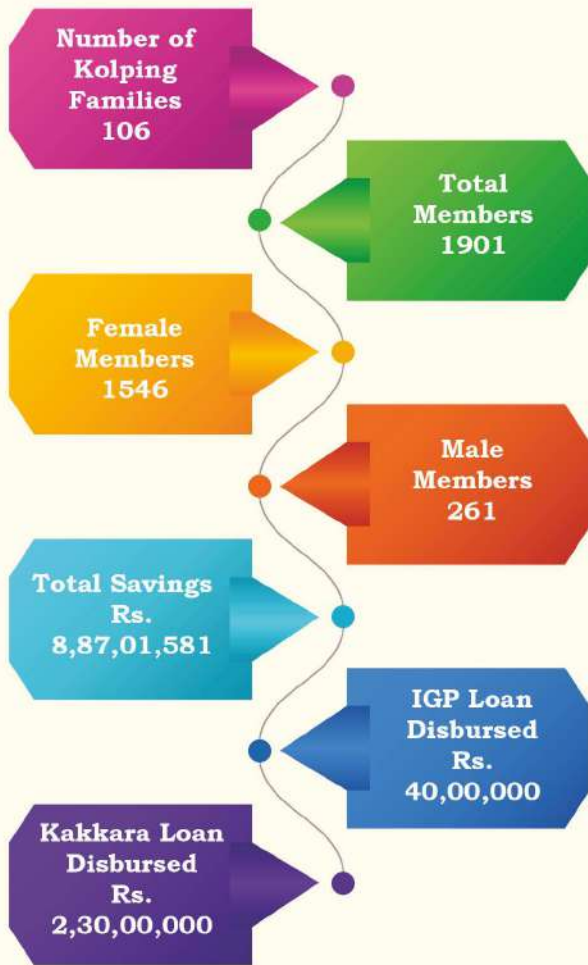


MIDS organized Women's day on March 8, 2024 at Community Hall, Themanoor. The theme for this year's women's day was "Invest in women: Accelerate progress". Ms. Malarvathi, well-known writer and Sahitya Akademi's Yuva Puraskar Award winner conducted the session for the participants. She highlighted the need for gender equity and advised the women to keep away from people who cheat you, not respect you, use you, criticize you and hurt you. She appreciated the progress made by the women through Self-Help Groups and requested them to strive for their socio-economic development. The public meeting was presided over by Most Rev. Dr. Vincent Mar Paulos, Bishop of Marthandam. He stressed the importance of providing a level playing ground for the rural women to develop their abilities. Professor Angel felicitated the participants. Rev. Fr. Dr. Jerome, Director, MIDS appreciated the effort of women in the development of their families and especially nurturing their children with good values. During the function, five women from MIDS operational area who did exceptionally well were honored. SHG members performed different cultural items to entertain the audience. Six hundred and sixty women participated in the programme.



Kolping India – Marthandam Region

Kolping families are providing an apt platform for the rural families for collective action for their common good. It promotes resourcefulness among its members and provides different trainings to develop their leadership skills and become able leaders who could provide effective leadership to the society in which they live. Each individual Kolping Family tries to provide its members and others whom it serves with a feeling of belonging, of being at home in a friendly atmosphere. Kolping Marthandam Region is functioning systematically to bring socio-economic changes in the lives of its members. Habitual family meetings and leaders meetings at the cluster level are found very useful in streamlining their interventions and to capacitate the groups to manage their group resources for their common good. Diocesan Kolping Board is giving much needed direction and guidance to the Kolping Families to imbibe the good values of Blessed Adolf Kolping. Profile of Kolping Marthandam region is given below.





Training Need Analysis [TNA] of the Kolping members are done periodically in the cluster meetings and appropriate trainings are arranged to impart useful skills and knowledge to the members. Trainings organized on environment protection, rainwater harvesting, organic agriculture, micro-enterprise promotion etc. These trainings were found useful in enhancing the capacity of the Kolping members and stimulated them for proactive actions. The thrust we have given for individual income generation activity [micro-enterprise development] has resulted into the starting of many individual income earning activities in our operational area.

In order to boost micro-enterprises by the members Kolping Marthandam region provided necessary credit support at an affordable rate of interest. Credit support provided under income generation programme and Kakkara revolving fund scheme found very valuable for the members to start their own enterprises and thereby increase their family income. We have followed a well defined methodology in identifying the beneficiaries and releasing the funds.

Kolping Day was observed on October 21, 2023 with the active participation of 816 Kolping members from its 107 Kolping families. The day's programme started with a Holy Mass. Kolping Day public meeting started at 11.45 AM with Kolping Song and Prayer. Mr. Sasan Kumar, Regional President welcomed all the participants for the function. The meeting was presided over by Most Rev. Dr. Vincent Mar Paulos, Bishop of Marthandam. He delivered a talk about Kolping activities and importance of Kolping Groups. Fr. John Kumar, in his message highlighted the achievement of Kolping in forming responsible citizens and motivated the members to work united. Msgr. Jose Bright, Vicar General, Diocese of Marthandam explained about the four pillars of Kolping movement. He said the different programmes being supported by Kolping India National Office are helping the rural poor to grow both economically and spiritually. Kolping members present different cultural items to lift the spirit of the occasion.



Malankara School of Commerce [Kanyakumari Community College]



Commerce education is an invaluable asset for students who are looking to carve a career in the business and finance sectors, as it equips them with essential knowledge and skills related to banking, investments, taxation, personal finance management, etc. Commerce education can help the youth to get many different kinds of jobs. They can work in finance, accounting, marketing, human resources, taxation, banking, and more. It is a very flexible field that has lots of job opportunities. Due to the economic and industrial growth our country has achieved during the past one decade opened a number of new employment opportunities for youth who are trained in commerce. There is a dearth of quality institutions which provide commerce education at an affordable rate. Malankara School of Commerce, Mariagiri is offering different courses to train the rural youth in commercial skills and impart them with employable skills to fit into any industry.

Our institution is conducting Chartered Accountancy Coaching and diploma courses in six job oriented trades. Diploma courses are designed to impart appropriate skills which are very much relevant to the present day context and assured of employment for the youth who are trained in it. Qualified and experienced faculties conduct the training for the students. Individual attention is given to each student to develop his/her talents. Well-furnished computer lab is there to use the technology for learning and practicing it. Seminars and workshops are organized to provide them a chance to interact with experts in the specific field. Industrial Visits [IV] and internship trainings are arranged for the students to expose them to real work situations. Specific sessions are arranged on personality development and communication so that they will be better equipped to face the challenges in the work situation. 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
Manonmaniam 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

Trained youth are able to find out suitable employment for them. A few youth have got placement in very reputed institutions and are performing well. Malankara School of Commerce is planning to develop a data bank of its Alumni students and use their professional service in moulding the students of the institution and to have more openings to industries for placement.

Solar Electrification of MIDS

Solar energy is a cost-effective means of energy which is quite useful for families and institutions to reduce their energy bill. A major advantage of solar energy is that it is a renewable source. Thus, it will be available to use as long as the Sun is present. Solar energy is the future of our upcoming generation. It is safe and a greener and economical alternative. In order to reduce the escalating energy bill of MIDS office and to establish a model solar power system we have done solar electrification of MIDS office.

Detailed study of the energy requirement of MIDS building was done by Ms.T.Tech, Trichy which was eventually evaluated by Mr. Matthias Brückner, BEGECA. A 20 K.W Solar power plant was established at MIDS to generate sufficient solar energy for MIDS office cum Training centre. Ms.T.Tech, Trichy did the solar power plant installation at MIDS. Installation of Solar power plant was completed on March 14, 2024 and the inauguration of the solar power plant was done by Most Rev. Dr. Vincent Mar Paulos, Bishop of Marthandam on March 19, 2024. The solar power plant is functioning properly and is generating sufficient energy for MIDS office. Ms.T.Tech is providing necessary maintenance support for the solar power unit.



Change of Stewardship

MIDS remembers with gratitude Rev. Fr. John Kumar for guiding the organization methodically for the past five years and for the enormous efforts he had taken in stabilizing the organization. We recall his proactive leadership during the COVID-19 pandemic time and the bold efforts he had taken in alleviating the miseries of the COVID-19/Lockdown affected families in MIDS operational area. We thank him for his able leadership and for equipping the organization to develop and implement people centered programmes. Rev. Fr. Dr. Jerome C has taken charge as the new director of MIDS on November 13, 2023. He has brought in a lot of enthusiasm and spirit to work for the vulnerable sections of the society. His overseas experience and exposure for the past seven years will be an added advantage for him in his new responsibility.



Conclusion

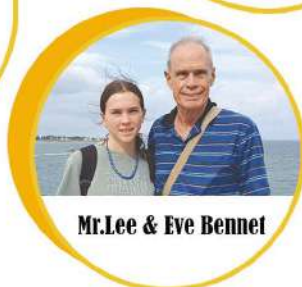
Rural development is important not only for the majority of the population residing in rural areas, but also for the overall economic expansion of the nation. Rural villages are lagging behind in development and other human development index. Development schemes and programmes are not reaching to the marginalized sections of the society. Organizations working in the field rural development are taking effective steps for the development of the marginalized sections residing in the rural areas. Different target oriented programmes are planned and being executed to empower the vulnerable communities. In this context Self-Help Groups are playing an effective role in promoting savings and credit activities among the marginalized sections of the society. SHGs are

considered as micro-development units which cater to the needs of its members and enhance the capacity of its members. Further, it offers a platform for the rural poor to participate in their development and relate with line departments to avail resources from them for their betterment. MIDS interventions during this year were aimed to enhance the capacity of its target group people, micro-enterprise promotion and create environment consciousness among its target group people. We have received good support from the target group people and stakeholders in implementing diverse programmes. We need to continue our interventions in community development and to establish sustainable models which can be replicated in other areas or organizations.

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

OUR

PARTNERS



Sponsor A Child....

A child is a person created in the very image of God. Only when her/his needs and rights are fulfilled she/he can develop the innate God given potentials and become a master or mistress of one's own destiny and a contributor to the humanization of the world. But it is a pity to see that a large number of children suffering due to neglect, poverty and exploitation. Their growth, both physical and emotional is stunted due to under nourishment, ill health and lack of education. There are a number of needy children in MIDS area who needs external support to continue their education. MIDS supports this kind of children under its Children Sponsorship Programme (Thalirkal Ulagam)".



What we do for the Children :

The selected children will be supported with school fees to continue his education, Special tuitions for the children, Good clothing for the children, Leadership qualities, Value education and skill development programmes. Support parents to start small income generation programmes to earn additional income, medical care and yearly exposure programme.

Selection of the beneficiaries :

The most needy children for receiving this assistance are identified by the Self-Help Groups (Community Based Organization) that are functioning in our area.

Modality of working :

A joint bank account will be opened in the local bank in the name of the children and the MIDS director. Sponsorship amount will be deposited in this account and withdrawals are made as per the need.

Sponsorship Amount :

You can sponsor one child for his studies by paying minimum of EURO-100 per year. You could sponsor more children by paying additional amount.

DONATE

For Indian Friends A/C # 0048005300000100
South Indian Bank, Marthandam
For overseas Friends A/C # 40118294636
State Bank of India, New Delhi



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