



நிறைவாக வாழ...
கொடையாக மாறுவோம்



MIDS

Marthandam Integrated
Development Society

Diocese of Marthandam

ANNUAL REPORT 2022-2023



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Message from President



MOST REV. VINCENT MAR PAULOS
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The Marthandam Integrated Development Society (MIDS), the social apostolate wing of the Diocese of Marthandam, has been functioning for 25 years with the aim of building a just society based on love inspired by the Catholic Social Teachings. In response to its mission, numerous programmes have been implemented to eradicate poverty and injustice in society.

Poverty is not merely the lack of adequate financial resources. It entails a more profound kind of deprivation, the denial of full participation in the economic, social, and political life society and the inability to influence decisions that affect one's life. We should therefore seek solutions that enable the poor to help themselves through means such as employment and self-empowerment activities. The obstacles that the poor face in overcoming their deprivation are not limited to the lack of opportunities to receive a good education and a stable source of income. These people are the victims of a seemingly permanent social and economic arrangement in which local elites, traders, moneylenders, and officials maintain an oppressive grip on the poor by consolidating more wealth and power.

As the Social Apostolate of the Diocese of Marthandam, MIDS, has been effectively involved in alleviating the miseries of the poor and downtrodden, its interventions have helped the marginalized sections of the society to lead a dignified life. The organization places great emphasis on people's participation in its various development programmes. Participation is considered to be an active process in the sense that the person or target group takes were previously excluded from such control.

I am pleased to know that MIDS is publishing its annual report for the year 2022-23. I hope this annual report gives us a clear picture of the interventions and results achieved while working with poor rural communities. As the organization has entered a new era after the completion of its Silver Jubilee, it needs to initiate new activities to stabilize its field interventions and benefit its target group of people. I appreciate the Director Rev. Fr. John Kumar and the Staff for their hard work and social concern.

+ Vincent Mar Paulos

† Vincent Mar Paulos
Bishop of Marthandam



Director Message



Dear All,

MIDS interventions are focused to empower the weaker sections in its operational area. Empowerment is a process that ensures production of outcome and actions that are desirable through developing capacities of individuals. MIDS has been trying it level best to offer a better chance and create a condition where by poor women can assess assets, build relationships with their actions to bring desirable socio-economic changes that benefit them. The platform of Self-Help Groups and the varied capacity building programmes organized for our target group has helped the rural poor women to come forward and take up initiatives for their empowerment. Diverse programmes/Projects of MIDS has contributed to the socio-economic advancement of its target group people.

We keep in mind our funding partners, who have shown immense interest in the development interventions of MIDS. Their financial support and facilitation helped us to be effective in our work. The management of the organization including its president Most Rev. Vincent Mar Paulos has shown much interest in the activities of the organization and provided essential direction for achieving the objectives of the organization. Priests and sisters working in our diocese have been very supportive in implementing diverse programmes of the organization. MIDS staff members used their professional expertise in developing the capabilities of the target group people; the marginalized sections of the society need special mention here.

As the Director of MIDS, I am deeply grateful for the remarkable journey of the past five years. This period has been instrumental in fostering mutual learning and understanding among our dedicated staff members, the revered Fathers of our diocese, the esteemed Bishop of Marthandam, our generous sponsors, well wishers, fellow directors of partner NGOs. Together, we have woven a tapestry of compassion, support, and dedication, all in the pursuit of our noble mission to uplift the marginalized sectors of society and empower women. Your unwavering support and contributions have been the cornerstone of MIDS success and the broader betterment of our society. Thank you for being the driving force behind our shared vision for a more equitable and empowered world.

Fr. John Kumar .K
Director Cum Secretary, MIDS

Peoples Organization [Self-Help Groups]



Rural women who belong to the economically backward sections of the society are facing undue hardship to lead a normal life and are pushed down in the social ladder. Due to the shortage of resources, opportunities, and social constraints, they are unable to elevate their living conditions. Self-help groups are the way to pave a far better opportunity for ladies and expand their success horizons. Self-help groups are informal groups that come together to beat their common problems and improve their standard of living. The members of such groups belong to an identical social and economic background. SHGs are self-governed and controlled groups where the members voluntarily come up with the quantity they conveniently save out of their earnings. It acts as the mutually agreed contribution to the common fund and is employed to supply loans to the members. SHGs have emerged as an efficient tool in elevating people from below the poverty level and improving their living conditions and social status by promoting self-employment. MIDS has given much thrust in promoting Self-Help Groups in its operational area. During the reporting period special emphasis has given to strengthen the existing SHGs so that they function methodically. Given below are the details of MIDS Self-Help Groups.



| Sl.No. | Cluster | Number of SHGs | Members | Total Savings |
|--------------|---------------|----------------|-------------|--------------------|
| 01. | Palavilai | 34 | 618 | 1,50,01,546 |
| 02. | Nadikkavu | 29 | 534 | 1,80,58,347 |
| 03. | Kirathoor | 37 | 624 | 1,88,90,999 |
| 04. | Chinnathurai | 25 | 362 | 1,51,82,288 |
| 05. | Adichavilagam | 24 | 417 | 97,28,548 |
| 06. | Sooriacode | 25 | 454 | 1,26,00,778 |
| 07. | Mecode | 14 | 222 | 52,90,799 |
| Total | | 188 | 3231 | 9,47,53,305 |

| Sl.No. | Cluster | Number of SHGs | Members | Total Savings |
|--------------|---------------|----------------|-------------|---------------------|
| 01. | Marthandam | 43 | 621 | 2,17,28,668 |
| 02. | Kuzhithurai | 36 | 686 | 2,13,83,041 |
| 03. | Panachamoodu | 24 | 416 | 1,11,01,125 |
| 04. | Thachoorkonam | 22 | 414 | 1,33,52,337 |
| 05. | Attoor | 37 | 684 | 2,40,02,413 |
| 06. | Unnamalakadai | 32 | 575 | 1,59,48,459 |
| 07. | Chellemkonam | 15 | 278 | 80,23,434 |
| Total | | 209 | 3674 | 11,55,39,477 |

| Sl.No. | Cluster | Number of SHGs | Members | Total Savings |
|--------------|-----------------|----------------|-------------|--------------------|
| 01. | Nagercoil-I | 26 | 239 | 64,30,752 |
| 02. | Nagercoil-II | 15 | 229 | 87,28,800 |
| 03. | Boothapandi | 30 | 494 | 98,25,993 |
| 04. | Mantharamputhoo | 07 | 114 | 33,99,905 |
| 05. | Agestheswaram | 15 | 236 | 81,37,748 |
| Total | | 93 | 1312 | 3,65,23,198 |

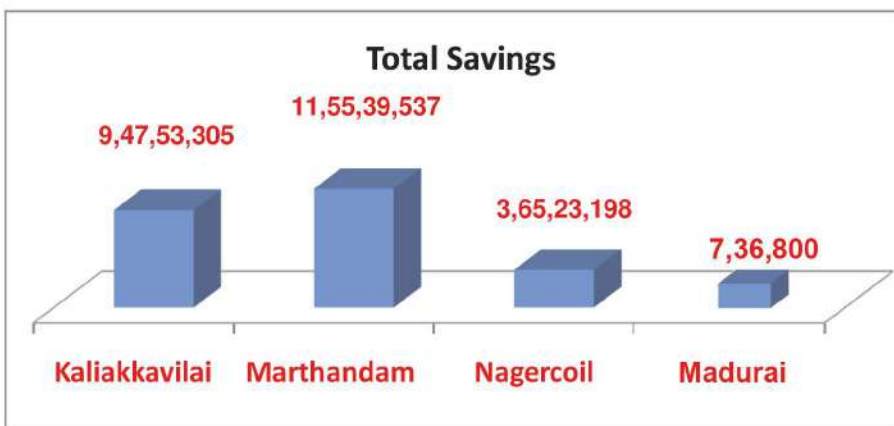
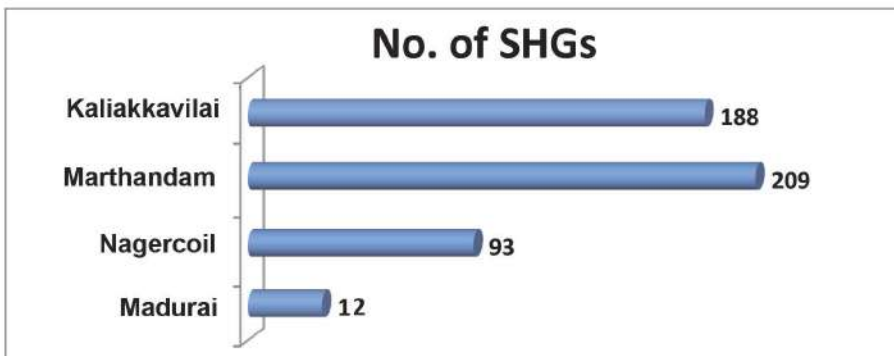
| Sl.No. | Cluster | Number of SHGs | Members | Total Savings |
|--------------|-------------------|----------------|------------|-----------------|
| 01. | Vederpuliyankulam | 03 | 51 | 2,44,800 |
| 02. | Devadhanapalli | 09 | 153 | 4,92,000 |
| Total | | 12 | 204 | 7,36,800 |

| | | | | |
|--------------------|--|------------|-------------|---------------------|
| Grand Total | | 502 | 8421 | 24,75,52,780 |
|--------------------|--|------------|-------------|---------------------|

Rural households need credit support to meet their sporadic credit requirements. Often they approach moneylenders and other informal credit suppliers to meet their needs but they charge higher rate of interest for the credit they provide. Self-Help Groups are now providing a very good service to its members in availing credit to meet their varied needs. The hazard free, quick credit delivery by these groups has helped its members to avail the credit to meet their emergency needs and initiate livelihood activities to augment their income base. Groups have developed proper internal control systems in managing their group funds. Given below are the details of the SHG loans during the year 2022-23.



| Sl.No. | Region | No. of SHGs | Members | Total Savings | Loan Amount |
|--------|---------------|-------------|-------------|---------------------|---------------------|
| 01. | Kaliakkavilai | 188 | 3231 | 9,47,53,305 | 21,83,04,314 |
| 02. | Marthandam | 209 | 3674 | 11,55,39,537 | 26,64,28,658 |
| 03. | Nagercoil | 93 | 1312 | 3,65,23,198 | 7,85,79,729 |
| 04. | Madurai | 12 | 204 | 7,36,800 | 9,43,850 |
| | Total | 502 | 8421 | 24,75,52,760 | 56,42,56,551 |



Capacities of the SHG leaders are enhanced through different trainings and meetings so that group resources are managed effectively. In order to sharpen the accounting skills of the Self-Help Group Treasurers we have conducted accounting and book keeping training to all the treasurers. Cluster level meetings of the SHG leaders are found useful in streamlining the SHG activities. Regular field visits and facilitation provided by the community organizers are found effective in ensuring systematic and transparent functioning of our Self-Help Groups. As part of MIDS Silver Jubilee celebration we have honored 121 Self-Help Groups which has completed 20 years of service to acknowledge their service to the rural poor.

▪ Family Development Programme

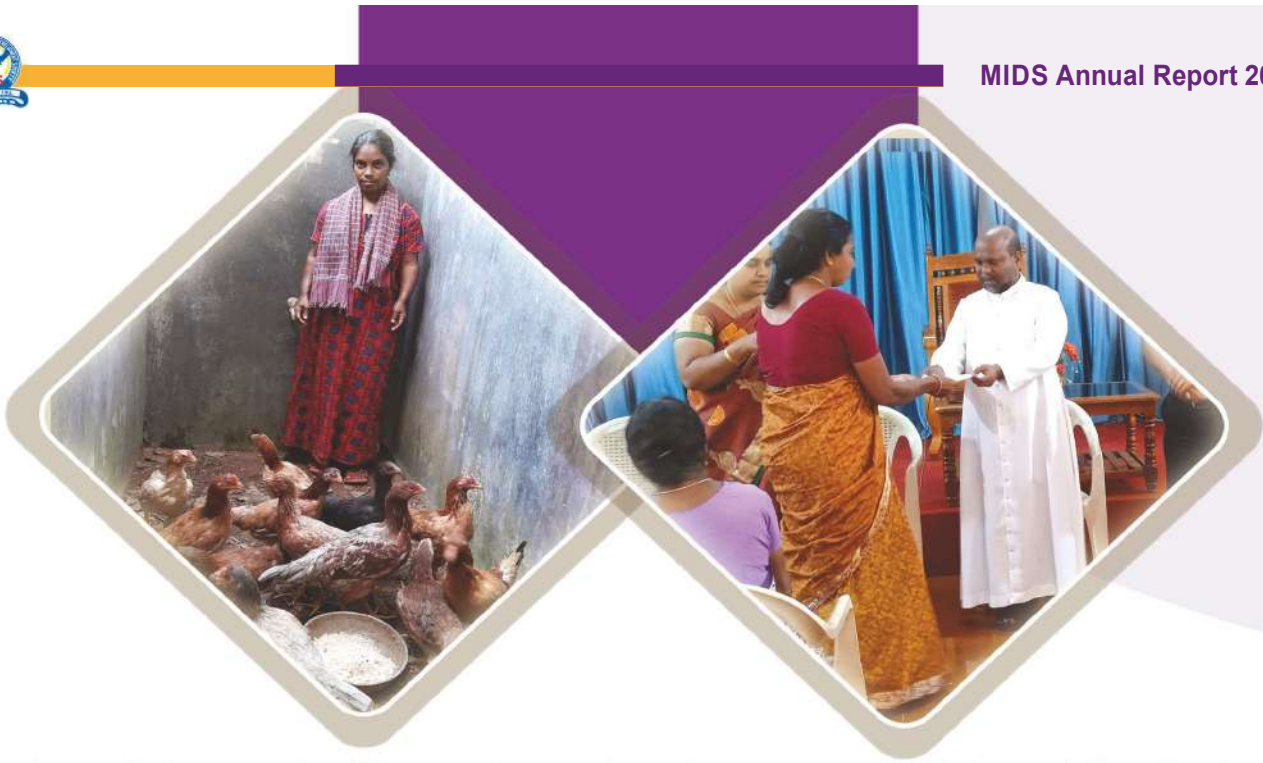
Poverty is not a static condition. Poverty is a roller coaster, marked by uncertain and irregular employment, erratic work schedules, shifting household composition, frequent housing moves, and other changes that undermine not only their precarious finances but also, evidence suggests, the health and well-being of their children. Economic instability matters not only because it causes hardship for low-income families. It may hurt children by disrupting family routines and affecting parenting. Families headed by widows, abandoned women, handicapped and sick person are a neglected lot in our society, who needs care and support to come up in life. Save A Family Plan – Family Development Programme is found very helpful in reaching out to marginalized families in MIDS operational area, instill confidence in them and stimulate them to venture into productive income earning activities. MIDS has been able to scale up its intervention in the programme with the allocation of one more FDP unit to our organization by Save A Family Plan. Given below are the brief details of the beneficiaries.

Number of
Partner
Families
457

Graduated
Partner
Families
80

Newly
Enrolled
Partner
Families
325





Newly enrolled partner families are oriented about the programme and the modality of its functioning. This programme gives much thrust to individual initiatives. Partner families are facilitated to identify suitable economic activities and assist them to start it by using the financial support from their respective benefactors. Detailed fund utilization plan is prepared with the active involvement of the partner families and based on the assessment of the business plan MIDS recommend Save A Family Plan to release funds to the partner families. FDP Field Coordinators ensure that partner families utilize the financial assistance judiciously for the purpose for which it is sanctioned. Given below are the details of fund utilization by partner families.

| Sl.No | Activity | MA [FDP-II] | Amount (Rs.) | (%) | MR [FDP-I] | Amount (Rs.) | (%) |
|-------|---------------------------|-------------|--|------------|------------|------------------|------------|
| 01. | Poultry farming | 106 | 6,14,685 | 54.6 | 69 | 6,52,481 | 19 |
| 02. | Goat rearing | 27 | 1,65,760 | 15 | 61 | 5,23,026 | 15 |
| 03. | Tailoring | 16 | 1,25,554 | 11.1 | 35 | 3,95,266 | 11 |
| 04. | Cloth business | 15 | 81,643 | 3 | 11 | 1,34,105 | 4 |
| 05. | Grocery shop | 6 | 31,378 | 3 | 13 | 1,45,200 | 4 |
| 06. | Cow rearing | 5 | 25,595 | 2.3 | 67 | 7,403 | 2.5 |
| 07. | Other activities | 14 | 84,609 | 11 | 16 | 2,05,482 | 6 |
| 08. | Rubber tree leasing | | | | 21 | 7,36,033 | 21 |
| 09. | Vegetable cultivation | | | | 8 | 2,86,549 | 8 |
| 10. | Infrastructure facilities | | | | 15 | 1,79,750 | 5 |
| 11. | Education | | | | 5 | 60,096 | 2 |
| 12. | House Construction | | | | 2 | 78,150 | 2.5 |
| | Total | 189 | 11,29,224 | 100 | 262 | 34,73,541 | 100 |
| | Grand Total | | 46,02,765 [for 451 beneficiaries] | | | | |

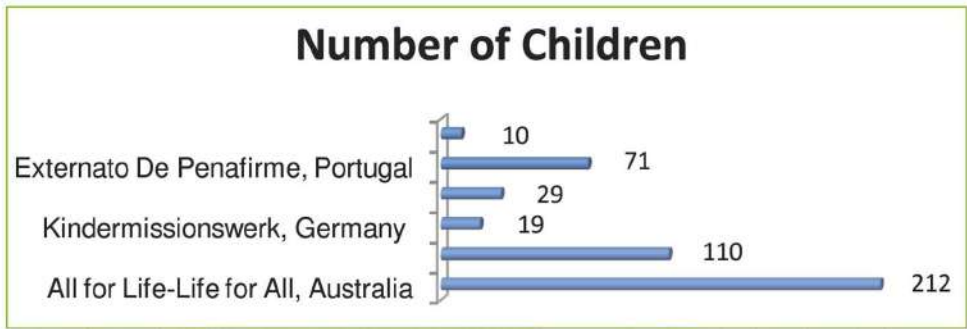
Periodic Cluster meetings of the partner families are organized to share programme related matters with them and to educate them about the importance of starting Small Business Initiatives [SBIs] for the economic advancement. These cluster meetings and constant interaction with the partner families helped us to execute the FDP programme meaningfully in our area. The financial assistance provided under this project has helped the partner families to increase their family income and improve their social standing.

▪ Children Sponsorship Programme [Thalirkal Ulagam Programme]



Providing quality education for all is the fundamental for creating a peaceful and prosperous world. Education gives people the knowledge and skills they need to stay healthy, get jobs and foster tolerance. Education can change the lives of the poor, not immediately but gradually with time. They could get themselves employed and explore their potentials to make money. Many Children from marginalized families are not getting a chance to pursue their school education. Economically deprived parents prefer their children to drop their studies when they reach-high school level and start work to supplement their family income. This peculiar situation is spoiling the future of these rural poor children and they are not getting a chance to develop their inborn talents. MIDS Children Sponsorship Programme [Thalirkal Ulagam] focuses on the rural poor children who are in need of external financial support to continue their studies. Given below are the details of the children assisted under this programme.

| Sl.No. | Agency Name | Number of Children |
|--------------|---|--------------------|
| 01. | All for Life-Life for All, Australia | 212 |
| 02. | Kinder und Familien Hilfe, Germany | 110 |
| 03. | Kindermissionswerk, Germany | 019 |
| 04. | Förderverein Indienhilfe Saar e.V., Germany | 029 |
| 05. | Externato De Penafirme, Portugal | 071 |
| 06. | Indian Benefactors | 010 |
| TOTAL | | 451 |





Monthly special coaching classes and MIDS talent tests were resumed from June 2022, which was suspended due to COVID-19 Pandemic. Special coaching classes found the most important component of our Children Sponsorship programme. These classes were instrumental in imparting additional knowledge and skills to the children. Special attention given by the instructors/teachers to the children during the special coaching classes helped them to pick up useful skills in English language and general knowledge. MIDS Talent Test provided them an opportunity to prepare themselves to appear for competitive examinations and excel in their academic studies. Funds disbursed to the sponsored children under this programme found very appropriate for them, to meet their educational expenses. Fund disbursement details are given below.





| Month | Number Students | Amount |
|---------------|-----------------|---------------------|
| May 2022 | 446 | Rs.11,15,000 |
| December 2022 | 441 | Rs. 4,41,000 |
| TOTAL | 887 | Rs.15,56,000 |



This year 82 children graduated/completed sponsorship and continued their higher studies. Rs.13,60,662 was distributed to the students as small savings settlement. One day get together of the Alumni [AASTHI] was organized at MIDS on October 05, 2022 provide a platform for the Thalir Alumni to continue their relationship with MIDS and motivate them to associate with MIDS in the coming years. Children's day was celebrated in a grand manner at MIDS on November 12, 2022. Msgr. Jose Bright, Vicar General Diocese of Marthandam presided over the meeting and Rev.Fr.Albert Thambidurai, Director, Tamilnadu Social Service Society were the chief guest for the programme. Christmas celebration of the Thalirkal Ulagam children was organized on December 17, 2022. Most Rev.Thomas Mar Eusebios, Bishop of Parassala was the chief guest for the programme. Fr.Arokiasamy, Asst.Director, TASOSS, Tricy was present for the function.



Family Enrichment Programme

Family is the basic unit of the society, which provides the foundation for its members for their all-round development. Coupled with economic backwardness and chronic sickness hinder rural families coming up in life. Emergence of the market economy and globalization push them further to down to the social strata. These types of underprivileged families need constant motivation, encouragement and external financial support to come-up in their life.



MIDS is assisting 81 families under its Family Enrichment Programme [FEP] for their development. This programme is supported by generous benefactors from Germany, who had shown interest in supporting rural families for their sustainable development. Beneficiary families are assisted to identify viable income earning activities and to establish such business enterprises to earn a steady income for their families. Periodic house visits were undertaken to understand their family situation and assess the progress they have made under this programme. Programme funds disbursed to the beneficiaries annually after assessing the geniuses of their proposal for fund utilization. Fund utilization details of FEP beneficiaries are given below.

| Purpose | Beneficiaries | Amount [Rs.] | Percentage |
|-------------------------------|---------------|-----------------|------------|
| Goat Rearing | 20 | 2,63,000 | 27 |
| Chicken Rearing | 13 | 2,01,000 | 20 |
| Educational expenses Children | 09 | 1,44,000 | 14 |
| Petty Business | 07 | 1,04,000 | 11 |
| Tailoring | 05 | 97,000 | 10 |
| Medical Expenses | 05 | 71,000 | 7 |
| Agriculture | 04 | 47,000 | 5 |
| Cow Rearing | 02 | 32,000 | 3 |
| House Maintenance | 02 | 31,000 | 3 |
| TOTAL | 67 | 9,90,000 | 100 |



▪ **Marian Movement**

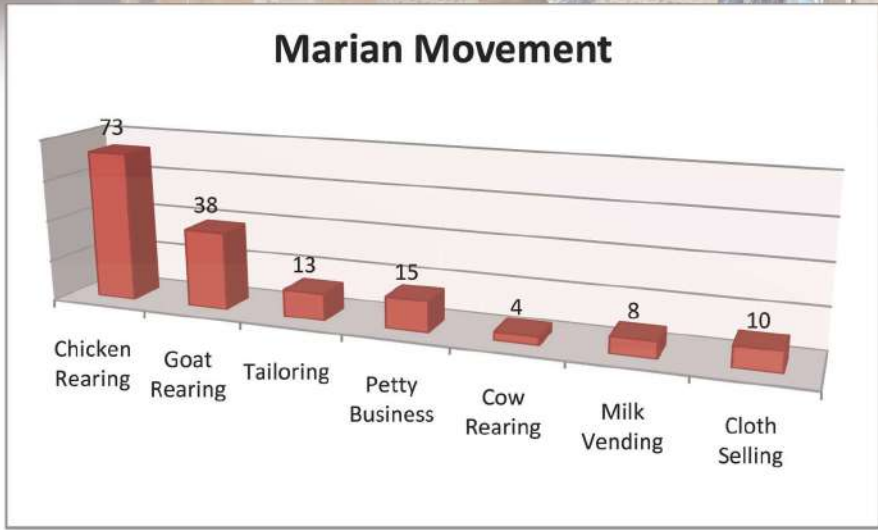


Widows remain amongst the most vulnerable members of society. They face discrimination in their families and society. Poverty often exacerbates feelings of loneliness and isolation, making life feel unbearable. Poor widows may also find it hard to get by on their own due to losing income and support from their spouses. Marian Widow Movement is providing an effective platform for the widows in MIDS operational area to come together and share their problems/issues. Effective steps have taken to streamline the functioning of the Cluster level Marian Movement forums. Cluster level meetings are used to train them on varied subjects and promoted leadership skills among them. Information about specific programmes of the government for widows and other development schemes are shared during these meetings. This has helped the widows to avail such schemes for their improvement. Five hundred forty one [541] widows are enrolled as members in Marian Movement.

Households headed by widows still experience substantially higher rates of poverty than do other households. Substantial number of widows in poverty reflects poor economic status that continued from marriage to widowhood. Poor women were more likely to become widowed at a young age, because of the relationship between mortality and socioeconomic status. This calls for specific economic programmes to ensure a steady

income. In this context individual enterprise promotion is of vital importance. MIDS assisted interested widows to venture into income earning activities by providing initial capital support. Given below are the details of the fund disbursed to the beneficiaries during the reporting year.

| Purpose | Beneficiaries | Unit Cost [Rs.] | Total Amount [Rs.] |
|-----------------|---------------|-----------------|--------------------|
| Chicken Rearing | 73 | 15,000 | 10,95,000 |
| Goat Rearing | 38 | 15,000 | 5,70,000 |
| Tailoring | 13 | 15,000 | 1,95,000 |
| Petty Business | 15 | 15,000 | 2,25,000 |
| Cow Rearing | 04 | 15,000 | 60,000 |
| Milk Vending | 08 | 15,000 | 1,20,000 |
| Cloth Selling | 10 | 15,000 | 1,50,000 |
| | 161 | | 24,15,000 |



▪ Dalit Movement

Dalits are the poorest community in the country, economically, they are marginalized; most of them are indebted to moneylenders. Dalits are socially excluded and disadvantage group, they are in extremely difficult situation because they lack adequate land, housing, food, health, education and employment.



They are particularly more vulnerable, socially and economically due to lack of information, low level of literacy and access to relevant services. Dalit forums formed in 10 target villages of MIDS are found very effective in taking up specific programmes for the development of these marginalized families. Effective facilitation and guidance is provided to the dalit forum members to capacitate them on diverse subjects that are relevant for their development.



Low income is the focal problem of majority of the dalit families. So it is utmost important for these families to expand their income base by involving in income earning activities that will fetch them additional income. MIDS motivated them to spot area specific income generation activities, which they could manage easily. Necessary financial inputs are made available to them to initiate such activities and also proper facilitation & guidance were given to them to run these activities gainfully. Details of fund disbursement for the year 2022-23 are given below.

| Sl.No. | Activity | Beneficiaries | Amount (Rs.) |
|--------|-------------------------|---------------|-----------------|
| 01. | Goat Rearing | 17 | 1,70,000 |
| 02. | Petty Shop | 07 | 70,000 |
| 03. | Chicken Rearing | 10 | 1,00,000 |
| 04. | Tailoring | 05 | 50,000 |
| 05. | Palm Leaf basket Making | 19 | 1,90,000 |
| | TOTAL | 58 | 5,80,000 |



COVID Rehabilitation Project [CRP]

There is virtually no aspect of livelihood and employment that COVID-19 has not interfered with. The pandemic has disrupted every area of the healthcare system and has had a particularly devastating impact on women and children. Women have been disproportionately affected by COVID-19. Job losses, increased pressures of care and domestic work, reduced hours and strains on both physical and mental health have contributed to the disproportionate socioeconomic impacts of COVID-19 for women. Employment opportunities and family income has abridged making is tough for the rural households to manage its basic needs. This situation demands enterprise promotion among the marginalized families.



In this context, Covid Rehabilitation Project [CRP] supported by the Save A Family Plan which finds beneficial to assist 16 families to start Small Business Initiatives. MIDS had undertaken a rigorous beneficiary selection process to identify most needy and apt persons to receive the assistance. A detailed SBI [Small Business Initiative] Plan is prepared for each individual beneficiary. This has helped them to have more clarity on the matter and short-comings are rectified at the initial stage itself. Sixty percentages of the funds [Rs.60,000] disbursed initially to put in place proper infrastructure facilities crucial for the successful run of the SBI activity. Forty percentages of the funds [Rs.40,000] disbursed to the individual beneficiaries for the regular running of the SBI units. The project support was instrumental in setting up sixteen women headed viable income generation activities in MIDS area and enhances their family income. Further these SBI [Small Business Initiatives] are serving as a model for other women and stimulating them to think of starting such enterprises in future.

▪ **Ezhuvom Iyakkam-Cancer Care Project**

Cancer also called malignant tumor or neoplasm. The statistics about cancer are more than alarming. Cancer killed many people and rate of death is increasing every year. Most people consider themselves helpless against this dreadful disease. There are some substances we encounter in our daily lives that we have limited or no control over how they affect our health and this exposure can eventually lead to cancer. The lethargic life style and eating habits attributed to the fast spreading of this disease. MIDS continue to carry out different activities under its Ezhuvom Iyakkam cancer care programme to sensitize the local community about this sickness and promote community actions to prevent it.





Ezhuvom Iyakkam Phase-II Programme launch was held at MIDS on December 16, 2022. Most Rev. Vincent Mar Paulos, Bishop of Marthandam officially launched the programme. Dr. John Arokiaraj, State officer Caritas India was the chief guest for the programme. Orientation programme was organized for the volunteers to impart appropriate skills in cancer prevention activities and re-orient them towards this programme. During the year 11 cancer screening camps were organized for the benefit of the women. 368 women in the age group of 18 to 60 age were screened. Doubtful cases were referred to hospitals for further medical check-up and follow-up. We have conducted these screening camps in collaboration with Sree Ram Cancer Centre, Nagercoil. World Cancer day was observed in a grant manner in 162 places/villages with the active involvement of 491 Self-Help Groups and 102 Kolping families. Awareness notices about cancer were distributed and public collection is done to mobilize funds for MIDS cancer care activities. MIDS has been quite thriving in mobilizing funds from the community for its cancer care activities. Given below are the details of the funds mobilized for cancer care programme from our operational area.

| Source | Amount | Percentage |
|-----------------------|-----------------|------------|
| Cancer Day Collection | 5,53,119 | 75 |
| Kolping Families | 1,05,500 | 15 |
| Charity Boxes | 75,896 | 10 |
| TOTAL | 7,34,515 | 100 |

MIDS has been able to reach-out and provide financial assistance of Rs.2,47,000/- to 51 cancer patients under its Jeevan programme. Economic backwardness and gravity of the sickness is the prime criteria for providing Jeevan assistance. Details of bedridden cancer patients are collected and palliative care service is arranged for them with the support of Sree Ram Cancer Centre, Nagercoil.

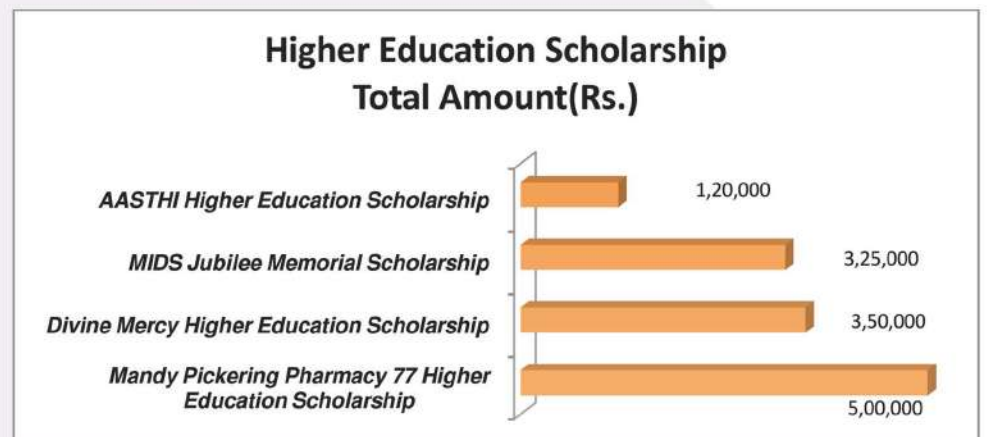


Higher Education Scholarship Programme

Education is considered a vital element in the development of a society, a system, and a country. Education plays a critical role in rural development, as it is a key factor in developing the people of the rural area, the community, and the land itself. With education, there is always a bright future in store for rural communities. The problem which the rural youth are facing now is that to get education is costly and most find it hard to afford it. Parents with irregular income are finding it tough to muster the amount needed to provide quality higher education to their children. These youth are in need of external financial support to join and pursue their higher studies. MIDS interest free loan scholarships have helped a number of rural youth to pursue higher studies in job oriented courses. Children of Self-Help Group members are selected to receive the learning support. MIDS followed a transparent and stringent beneficiary selection process to identify most deserving youth to receive this assistance. Given below are the details of the scholarship distributed during the year.



| Scheme | Students Assisted | Total Amount (Rs.) |
|---|-------------------|--------------------|
| Mandy Pickering Pharmacy 777 Higher Education Scholarship | 25 | 5,00,000 |
| Divine Mercy Higher Education Scholarship | 14 | 3,50,000 |
| MIDS Jubilee Memorial Scholarship | 13 | 3,25,000 |
| AASTHI Higher Education Scholarship | 06 | 1,20,000 |
| TOTAL | 58 | 12,95,000 |



MIDS financial support and motivation has helped the rural youth to join diverse higher education courses which has got employment potential. Course wise details of the scholarship recipients are given below.

| Course | Number of Students | Percentage |
|-------------------------------|--------------------|------------|
| B.Sc Nursing | 19 | 33 |
| B.E [Engineering] | 11 | 19 |
| Diploma Engineering | 08 | 14 |
| Graduation [B.A, B.Sc, B.Com] | 07 | 12 |
| B.Ed | 05 | 8 |
| B.Pharm | 03 | 5 |
| M.Sc | 02 | 3 |
| Hotel Managemen | 01 | 2 |
| D.Pharm | 01 | 2 |
| B.PT | 01 | 2 |
| TOTAL | 58 | 100 |



▪ Small Business Support

Small businesses play a vital role in the economy. Small businesses generate a lot of labor. They give many employment opportunities to those living in rural and semi-urban areas. The small businesses help to lift the weight of unemployment in any economy. Establishment of small businesses helps to uplift the lifestyle, earning of the people residing. It brings in more exposure to business activities and brings prosperity to the families engaged in it. Further small business initiatives are found an effective tool to fight against rural poverty. MIDS identified most deserving families from its Self-Help Groups to receive financial assistance under this scheme to start their own enterprises. Economic backwardness is the main criteria for the beneficiary selection. Families with school going children are given preference in the beneficiary selection. We assisted the beneficiary to develop a business plan to utilize the financial support productively to earn extra income for their families. Constant facilitation and monitoring are done by MIDS field staff members to ensure that individual enterprises are managed successfully. Given below are the particulars of the small business activities supported this year.

| Financial Partner | Beneficiaries | Amount (Rs.) |
|---------------------------------------|---------------|-----------------|
| All for Life –Life for All, Australia | 25 | 1,57,600 |
| Billy Goat Fund [BGF], Australia | 04 | 25,920 |
| Förderverein Indienhilfe e.V, Germany | 11 | 71,770 |
| TOTAL | 40 | 2,55,290 |



▪ Chicken Rearing Programme

Livestock and poultry provide a major contribution to rural economy. In rural economy poultry farming contributes an important role especially for the socio-economic development of the weaker section of the society. It generates self employment, provides supplementary income and supplements protein rich diet at relatively low cost. Backyard poultry farming, a traditional system of poultry keeping is mainly practiced in rural areas in India. It is a low input business and is characterized by rearing poultry birds in small numbers in backyards under free range system whereby poultry birds scavenge for food.

MIDS is well aware of the economic benefits of backyard chicken rearing. There is a high demand for eggs in the local area. Presently eggs and poultry products are being transported from other districts to Kanyakumari-district. Further the demand for local variety eggs are bound increase in future. MIDS identified interested rural women who are keen to start backyard chicken rearing from its operational area and supported them to start the activity. We have supplied Kairali variety chickens to 50 families in Kaliakkavilai region. Beneficiaries received 18 chickens each. Kairali variety chickens has got high resistance power, lay 250 eggs per year, low food consumption and is best suited for the region. Families are taking proper care of the chickens and are helping them to augment their family income.



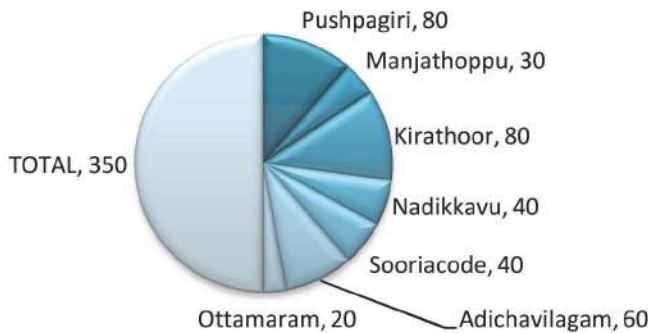
▪ Turkey Rearing Programme



Turkey rearing is found a viable income generation activity for the rural households to earn a steady income. Turkey occupies an important position next to chicken, duck and quail in improving the economic and nutritional status of the rural households. Turkey rearing is found as a tool for up-liftment of small and marginal farmers as it can easily reared in free range or under semi-intensive system with little investment for housing, equipment and management. There is a great demand for turkey meat and eggs in the local area. MIDS identified 35 rural households to start Turkey rearing from its target villages with the active involvement of Self-Help Groups. One day orientation programme on Turkey rearing was conducted for the beneficiaries to equip them with appropriate knowledge and skills in turkey

rearing. Each family was provided with 10 turkeys on February 24, 2023. Given below are the details of area wise details of the turkey distribution.

| Place/Village | Beneficiaries | No. of Turkeys distributed |
|---------------|---------------|----------------------------|
| Pushpagiri | 08 | 80 |
| Manjathoppu | 03 | 30 |
| Kirathoor | 08 | 80 |
| Nadikkavu | 04 | 40 |
| Sooriacode | 04 | 40 |
| Adichavilagam | 06 | 60 |
| Ottamaram | 02 | 20 |
| TOTAL | 35 | 350 |



▪ MIDS Members Welfare Scheme

MIDS Members Welfare Scheme [MMWS] is one of the special programmes of MIDS started in the year 2018 to reduce the financial burden of deceased families. This one time financial support is given to the nominee of deceased MIDS members to meet the urgent needs of the families. In order to get the coverage, members have to pay annual premium of Rs.100 at the beginning of each calendar year. This programme is functioning with the motto of 'Each for All, All for Each.' Annual subscription collected from the members are effectively managed to provide death benefit to its members. Nominees who have received financial support under this scheme have expressed their satisfaction about the scheme. MIDS has put in practice a well defined system to process the death claims and settle it swiftly. MIDS has taken every possible step to make this programme a viable and sustainable one. Given below are the details of the programme.

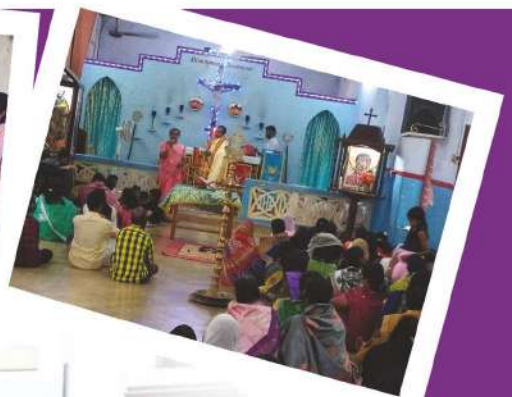
| | |
|------------------------------------|-------------|
| Members Enrolled in MMWS | 8439 |
| Annual Subscription | 100 |
| Total Subscription Collected | Rs.8,43,900 |
| Death Claim Settled | 27 |
| Total Death Claim Amount Disbursed | Rs.2,70,000 |

▪ CTWWC Project

MIDS is implementing CTWWC [Changing The Way We Care] project for the integrated development of the vulnerable children in 16 Panchayath in Kanyakumari-District. The thrust of the programme is to provide a level playing ground for the marginalized children for their education and future development. This programme was implemented with the active support of the PRI [Panchayath Raj Institutions], Government departments, faith structures and community based organizations [CBO]. During the first half of the reporting year importance was given for family strengthening. Awareness programmes were conducted at different levels to sensitize the stake-holders about the importance of family in child development. Global Parents day was celebrated jointly by four DSSS [Diocesan Social Service Societies] operating in the district at Mulagumoodu on July 17, 2022. Area-wise folk dance completions for the children are organized with the theme of Model Family. National nutrition week was observed in collaboration with schools working the project area and it was used as a platform to propagate the nutritious benefits of small grains. International Day of the Girl Child was observed in the target area with diverse programmes to highlight the rights of the Girl Child. Multicolor Awareness posters and stickers with helpline numbers was printed, pasted in public place and distributed to schools, banks, police stations, Panchayath offices, Anganwadi etc.



From October 2022 onwards “Vinnaiyodu” programme is executed in our area with the focus of family and faith based structures. Two hundred ninety Seven vulnerable children from 16 panchayaths are covered under this programme. Awareness programme on role of parents, family relationship and drug abuse are organized parish and SHG level. Regular visits undertaken by the project staff to the beneficiary families have helped us to assess their family situation and explore ways & means to improve their life situations. We also networked with different government departments, like-minded organizations and faith based structures to avail their service for the benefit vulnerable children and their families. Execution of this CTWWC project has made enduring changes among the target group people and faith based structures.



▪ Wayside Petty Shop



Irregular income of the rural families is a major problem in their socio-economic development. These families are not able to fetch a regular income from the economic activities they are engaged in for their livelihood. COVID-19 pandemic had further drained the income source of the marginalized making their life unbearable. This has called for venturing into new and innovative ways to expand their income base. Wayside Petty Shop is found very useful for the low income families to earn regular income by starting area specific

income earning activities. The advantage of this activity is that they do not need rented building or structures to start their small business activities and can move the shop within locality to maximize their earnings. MIDS found this idea best suited to the poor families in our area for their economic self-reliance. We have been able to support 20 SHG members with wayside petty shops. We have designed the petty shop for easy handling with the support of an engineering firm. The firm designed and constructed the petty shops, which ensure quality and uniqueness of the shops distributed to the beneficiaries. His Beatitude Baslios Cardinal Cleemis, Major Archbishop-Catholicos of the Syro-Malankara Catholic Church and the Major Archbishop of Trivandrum launched the programme on July 7, 2022 as part of MIDS Silver Jubilee Conclusion. These movable wayside petty shops are found very much beneficial for the partner families to set-up their own petty business in tea shop, vegetable vending, tea shop, and fruit stall etc. By successfully running these units they have gained confidence in enterprise running and customer affiliation, which will help them to be triumphant in their enterprises in the coming days.

▪ Training in Plumbing and Electrical

There is a dearth of skilled person in plumbing and electrical in the villages. This work is mostly done by men and people usually talk about the unavailability of persons to do urgent plumbing and electrical works. They have to wait long to get skilled persons to take up such work. MIDS consider this as an opportunity to train and equip young women with plumbing and electrical. This will provide them an opportunity to earn a decent income in involving in these trades or by providing service to the local people in repairing



their damaged electrical and plumbing equipments. MIDS had followed a strict beneficiary selection process to ensure young and interested women are selected for the skills training. The training was held at MIDS from May 2 to 18,2022 in which 25 women attended. The practical oriented training has helped the trainees to pick up the skills quickly. Participants were divided into small groups and different tasks are assigned to them. Instructors guided the trainees in the learning. Skills acquired by the women have helped them to take up job works in their localities.



▪ Virutcham Revolving Fund Assistance

Financial services play a critical role in reducing poverty. Permanent access to financial services can help poor people take control of their lives. Good management of very small assets can be crucial to the survival of poor people who live in precarious conditions, threatened by lack of income, shelter and food. To overcome poverty, they need to be able to borrow, save, invest and protect their families against risk. Direct access to financial services can allow very poor people to progress from hand-to-mouth survival to planning for the future, acquiring physical and financial assets, investing in better nutrition, health and education. But it is not easy for the marginalized women to access credit from formal institutions because of the formalities connected with. They consider poor are not bankable.



Revolving fund support provided under MIDS Virutcham programme is fund much beneficial for the rural poor families to meet their credit needs. Easy processing and swift delivery of the fund made it best suited for the SHG members to avail it to meet their varied financial needs. Performance of the Self-Help Groups in fund management and repayment history are assessed prior to the fund disbursal. We have enhanced the loan amount per SHG from Rs.1.50 Lakhs to Rs.2 lakhs and individual limit from Rs.30,000 to Rs.50,000/- during this year. For the effective tracking of the revolving fund management and repayment we do all the transactions through banks. Given below are the details of revolving fund disbursement during the period.



| Region | No. of SHGs | Beneficiaries | Amount (Rs.) | Percentage |
|---------------|-------------|---------------|--------------------|------------|
| Kaliakkavilai | 53 | 214 | 1,06,00,000 | 32.57 |
| Marthandam | 59 | 244 | 1,18,00,000 | 37.13 |
| Nagercoil | 47 | 199 | 90,50,000 | 30.28 |
| TOTAL | 159 | 657 | 3,14,50,000 | 100 |

▪ ICICI Bank – Linkage Programme



Both formal and informal institutions earlier ignored the poor .The banking sector failed to cater to the needs of adequate number of poor regardless of so much growth of this sector. Micro Finance has laid a positive impact on the quality of life of millions of poor people by providing greater access to credit, savings, insurance, transfer, remittances and other financial services which would otherwise are unreachable. These financial services are provided to customers for meeting their day today financial needs. Commercial Banks and other financial institutions are playing a vital role in promoting the SHG Bank Linkage Programme by disbursing credit to the members. SHG Bank Linkage Programme is one of the successful programmes in India. This programme leads to bridging the formal and informal financial

| | |
|--|-----------------------|
| Number of SHGs Availed Credit From ICICI Bank | 95 |
| Total Loan Amount | Rs.7,41,10,000 |
| Highest Amount of Loan Disbursed to SHG | Rs.14,00,000 |
| Lowest Amount of Loan Disbursed to SHG | Rs.1,98,000 |

sectors of the economy. The prime motive of a financial institution is the promotion of financial inclusion by including the rural poor under the services of banking sector. MIDS has been successful in linking Self-Help Groups with ICICI bank to avail credit directly from the banks to meet the credit needs of its members. MIDS did the facilitators role in linking the groups with the banks. We have ensured that SHGs which are recommended for bank loan are functioning methodically, has got good internal control systems and transparency in fund management so that funds are properly utilized.



▪ Federal Bank Linkage Programme

The poor rarely have an access to financial services through the formal financial sector. They address their need for financial services through a variety of financial relationships; which are mostly informal. The dearth of money makes it difficult to finance livelihood activities and improve the standard of living. Bank linkages of Self-Help Groups have emerged as an important tool for poverty alleviation. Bank linkage programmes were started for reducing the gap between rich and poor. These programmes provide a great opportunity of self-employment to the members of these groups. These programmes try to focus on the up-liftment of the people belonging to low income group and underprivileged. Along with poverty alleviation, it also focuses on other issues like health, education, employment of its members. These programmes focus on improving the social and financial status of the participants of the programmes.

The poor rarely have an access to financial services through the formal financial sector.

MIDS effectively collaborated with Federal Bank, Parassala Branch in scaling up bank linkage service to our Self-Help Groups. This was necessitated because of the lofty demand for credit from our Self-Help Groups. In order to ensure regular credit supply and banking services by the banking partner we have enter into Business Correspondent (BC) agreement, which ensure prompt and speedy delivery of credit to our groups and settlement of any issues connected with it. The official launching of the Federal Bank direct linkage programme was done on July 7,2023, MIDS Silver Jubilee Concluding function. Federal Bank authorities are showing much keenness in financing MIDS Self-Help Groups. Bank personnel and MIDS core team sit together to plan for future disbursements and to thrash out divergence. Given below are the details of Federal Bank linkage Programme.



Number of SHGs Aailed Credit From Federal Bank

80

Total Loan Amount

Rs. 9,87,50,000

Highest Amount of Loan Disbursed to SHG

Rs. 20,00,000

Lowest Amount of Loan Disbursed to SHG

Rs. 3,00,000



▪ Women's Day Celebration

International women's Day all about feeling women realize their worth and giving them boost to achieve as per their actual potential. On this day the world unites to appreciate their courage to cross all the hurdles and make such tremendous improvement in all most all the spheres of life. Besides that, it is the most important thing to be given emphasis is the work that still needs to be done to fill that gap completely that had existed from ages.

Women's Day was organized on March 8, 2023 at Community Hall, Nadaikkavu from 2 P.M onwards. Mrs.Sheela, Director, Horticulture department, Kanyakumari-district was the chief guest of the programme. She highlighted the relevance of women's day celebration. Fr.Arul Das, Correspondent, Malankara Catholic College explained in detail the contribution of women in social development. Ms.Bibisha, Professor, St.Alphonsa Arts and Science Colleger, Kaungal conductes a short session about gender equity. Mrs.Vijaya Lakshmi, an SHG member shared her experience in collaborating with MIDS. Mrs.Luis, member district Panchayath motivated the women to come forward to take-up the responsibilities and grab the opportunities provided to them by the government. Fr.John Kumar, MIDS Director and other MIDS core team members were present for the programme. Three hundred ninety six women leaders attended the programme.





▪ **Kolping India- Marthandam Region**

Kolping is providing a suitable platform for the local communities to participate in their development process. Kolping families provide its members and others whom it serves with a feeling of being at home in a broad environment. It offers a place where members can relax together, have fun, enjoy one another, be of service and promote cooperation at all levels. Interventions of Kolping Marthandam region has brought lasting changes in the lives of its members, who are mainly, marginalized family members. Kolping activities and programmes have touched the lives of many people. Regular Kolping family meetings have helped the members to imbibe the good values preached by Adolf Kolping. Kolping Diocesan Board has met periodically and charted out different programmes for the integrated development of its members. Given below is the profile of Kolping, Marthandam Region.

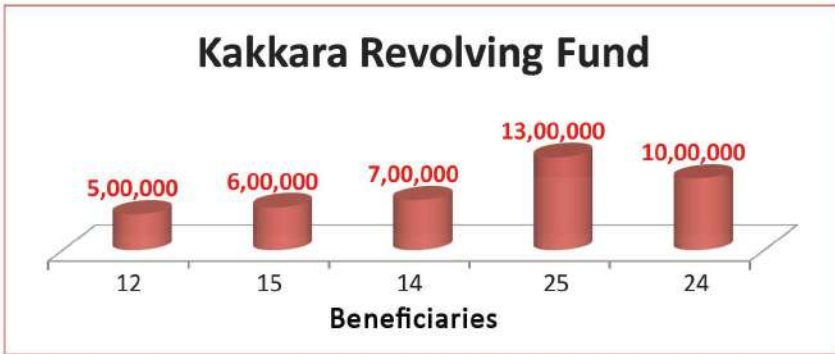




Monthly Cluster Meetings are organized for the Kolping family leaders and federation level meetings are organized periodically to discuss about different development interventions and plan programmes/activities to strengthen Kolping activities at the unit level. Need based trainings are organized for its leaders and members with a view to capacitate them on varied subjects which are of crucial importance for their socio-economic development. Kolping Marthandam Region is always concerned about the irregular income of the local families and takes proactive steps to promote micro-enterprises to augment the income of the families. Credit support is arranged to the members to venture into diverse income earning activities. In this context the Kakkara Revolving fund support was found very much beneficial to the Kolping members to start such ventures. In order to reach-out more beneficiaries with credit support, this year we begin to collect back the Kakkara loan in monthly installments so that we could have more money to rotate. The repayment received from the Kolping families disbursed to the Kolping families periodically.

Table given below will give the details of Kakkara revolving fund rotation during the reporting period.

| Month | Kolping Families | Beneficiaries | Amount |
|--------------|------------------|---------------|----------------------|
| June 2022 | 5 families | 12 | Rs. 5,00,000 |
| August 2022 | 6 families | 15 | Rs. 6,00,000 |
| October 2022 | 7 families | 14 | Rs. 7,00,000 |
| January 2023 | 13 families | 25 | Rs. 13,00,000 |
| March 2023 | 10 families | 24 | Rs. 10,00,000 |
| TOTAL | 41 | 90 | Rs. 41,00,000 |



Collective Income Generation Programme in Honey Processing is running smoothly and they are marketing the honey in the brand name of “Kolping Golden Honey Drops”. Kolping India had allocated additional Rs. 1 Lakhs to this unit to expand its business activities. Kolping Day was observed on October 22, 2022 with the active participation of 765 Kolping members at MIDS seminar hall. An input session on Drug abuse and de-addiction was organized for the participants. Fr.J. Francis Xavier Nelson, Director, Thiruppumunai conducted the session. Most Rev.Vincent Mar Paulos, Bishop of Marthandam Presided over the Kolping Day celebration. Dr.Maria Soosai, National Director, Kolping India was present for the function. During the function 18 Kolping families who have completed 25 years of its formation were honored.

▪ **Malankara School of Commerce**
(Kanyakumari Community College)

Commerce education plays a vital role in shaping the future of India’s economy by producing competent professionals who are equipped with necessary skills and knowledge in the business world. It prepares students to participate in global trade, promotes entrepreneurship, and contributes to the growth of various sectors. With the increasing demand for skilled professionals in finance, accounting, banking and management, the importance of commerce education has grown over the past one decade. Malanakara School of Commerce is providing diverse courses to train the local youth in commercial skills and equip them with appropriate attitude to excel in their job situations.





Malankara School of Commerce impart Chartered Accountancy coaching and diploma training in six trades which are very relevant today and has got employment potential. Individual attention and support is given to the youth who are preparing for C.A and the faculties assist the trainees in their learning. Seminars and workshops are arranged for the benefit of the students and to update them on latest changes in the field. Short-term diploma courses conducted impart job-oriented skills to the rural youth so that they can easily get into some productive employment. Students are placed in reputed institutions/organizations to learn from real work situation and to provide them an opportunity to apply their skills. Effective guidance and facilitation given by the experienced faculties at the institution helped the youth to pick up the skills fast and build up self-confidence in them. 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
 - BBOCA-Diploma in Business Oriented Computer Application
 - DFTIED-Diploma in Foreign Trade & Import-Export Documentation
- Certificate Courses [Approved by Skill India, Central Government]
 - Accounts Executive
 - Junior Software Developer
 - Documentation Assistant

Students who have completed their studies from our institution were able to get employment in reputed institutions; few of them are placed high in their work places. These employed youth echoed that the training they have got from Malankara School of Commerce has helped them to excel in their work situations.

▪ MIDS Silver Jubilee Conclusion

Yearlong Silver Jubilee Celebration of MIDS concluded on July 7, 2022. The silver jubilee concluding meeting was inaugurated by Moran Mar Baselious Cardinal Cleemis, Major Archbishop of Trivandrum and head of Malankara Catholic Church. He lauded the humanitarian work done by MIDS in the Diocese of Marthandam for the past 25 years, which has helped many poor families to come up in life. Mr.T.Mano Thankaraj, Minister, information technology, government of Tamilnadu



appreciated the specific thrust given by MIDS in women empowerment and explained how its Women Self-Help Groups has become agents of change in the rural areas. Most Rev.Yoohanon Mar Chrysostom, Bishop Emeritus, Diocese of Pathanamthitta recalled his long association with MIDS and narrated the humble beginning of MIDS. Rev.Dr.Maria Soosai, National Director, Kolping India, Mrs.Sheela, Joint Director, Horticulture department, Kanyakumari-District, Msgr. Jose Bright, Vicar General, Diocese of Marthandam, Mr.Sindhukumar, PPK, Social Activist, Mr.Alameen, President, Traders association, Marthandam were present for the function.



Most Rev.Vincent Mar Paulos, Bishop of Marthandam welcomed everyone for the meeting and has given a short account of MIDS activities. Fr.John Kumar, Director expressed vote of thanks to the participants. 867 persons attended the programme which ended with lunch. As a part of the silver jubilee conclusion welfare schemes like housing for the poor, Kolping Marriage assistance, Covid Rehabilitation





Programme, Way side petty shops and Federal Bank SHG linkage programme were launched. Staff members who have completed 20 years above service in MIDS were honored in the function. Exhibition of Self-Help Group products attracted the participants and showcased their products to the outsiders.

▪ Conclusion

Social inequity is a fact of the modern world, a consequence of wealth imbalance, and has recently become even deeper in our society. The current pandemic has only shown its already multi-factorial disastrous effects on humankind. As with every crisis, we have the opportunity to learn. The world's biggest challenge today is not only to fight back the virus, but to better understand our particular conditions as humans. We have to fight as one, and we must recognize that social inequity not only destroys the most vulnerable members of our society but helps make our society more primitive.

As a vibrant organization working in close collaboration with different stakeholders for the benefit of the vulnerable sections of the society, MIDS had scale up its interventions to effect lasting changes in the lives of its target group people. New initiatives were taken up to expand the income base of its target group people by promoting individual enterprises. The organization also entered into collaborative agreement with Federal Bank, Parassala to ensure sufficient flow of credit to the Self-Help Groups. Thriving conclusion of MIDS silver jubilee celebration was an opportunity for the organization to retrospect about its interventions and draw inspiration from it. This demands the organization to make it relevant to the development context and intervene effectively to touch the lives of the poor.

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

Our Partners



Kolping India



Mrs. Ursula Graff



Mandy Pickering





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