CHAPTER IV

ECONOMIC EMPOWERMENT

With the propagation of religion together with the introduction of education, the Malankara Syrian Catholic Mission attempted to enrich the economic condition of the people too. From the very beginning of its inception, the missionaries during their home visit in different places able to understand the poverty and ignorance of the people. Moreover, due to low income, they were forced to take unhealthy food prone to contagious diseases. Consequently, parents were not in a position to send their children to schools. In this situation, they compelled them to take up any manual work available in their locality to earn their daily bread. Utilizing this situation, the land lords mostly the upper caste people not only extracted their hard labour either under the scorching heat of the sun or under the heavy chill of the rain from dawn to dusk but paid megre wage or provided with low quality food, mostly tapioca or rice porridge or gruel. Besides, the natural disasters either continuous drought or seasonal heavy rains completely prevented them doing their work and minimized their earning capacity. So they were under perpetual starvation. Under these pernicious problems, most of them groomed and were anxiously waiting for an opportunity to get early redressal. At this juncture, thanks to the noble services of the Malankara Syrian Catholic Mission, people were attempted to free themselves from the clutches of the land lords and to provide them enough employment opportunities in one form or the other to eke out a honest living.
Fr. Kuzhinjalil, the founder architect of the Malankara Syrian Catholic Mission in Kanyakumari District attempted to generate employment potentials from the very beginning. His aim was not only to improve the economic resources of the Mission but to promote the income generation capacity of the people too. With this object in mind, he laboured hard to extract gross oil \(^1\) (Tharuvaipul Thailam) from the thick jungles of Kanyakumari District. However, fear of the wild animals and the bit of mosquitoes and other harmful insects did not prevent him from this venture. He employed able bodied church members as labourers to extract gross oil which in course proved to be a success. The oil so extracted had a good market. It fetched high income for it was used as a medicine by the Cholera affected people in those days. This measure enabled them to remove their poverty to a certain extent.

Similarly, at Vimalapuram in Nattalam, in order to provide employment, some selected members from the locality were given training in wearing. Such trained people were employed in the wearing centres established at this place\(^2\). The fine cloths produced by them were procured by the Missionaries and sold them in different areas including foreign countries. But, this scheme did not bear fruits for a long period. Therefore, they attempted to promote bee keeping. Financial assistance was given to purchase bee-hives. The honey they produced left an everlasting legacy in the world market. Similarly, small markets were established for the welfare of local agriculturists and fish venders. For instance, at Vimalapuram, a small fish market was

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established for the sale of fish. In addition, small houses were allotted to them for their residence near the market place. In addition, to improve the daily income of the people, the Missionaries encouraged them to join saving scheme\textsuperscript{3} and to start chit funds. Moreover training was given to the women in spinning, stitching, embroidery work, hat making, mat making, basket making, livestock rearing and poultry farming\textsuperscript{4}. Mrs. Anita, Mrs. Ursula Graft and her sister were highly responsible not only for imparting training in stitching and embroidery works but for arranging markets in Germany to dispose of the finished products at high prices\textsuperscript{5}. This process motivated the women of different age group to earn income for their livelihood.

**Income Generation Programmes**

The Malankara Syrian Catholic Mission through its organization namely the Marthandham Integrated Development Society (MIDS) bestowed much attention to enhance the economic condition of the people. From its inception in 1997 to till date, it introduced various schemes with the sole motto of economic empowerment both for men and women. Under the able guidance of MIDS, training camps were organized in the MIDS office at Marthandam on November 8 and 10, 2005 to train its members to generate income through self employment programme. Through theoretical and practical training, this camp trained the people in making pain relief gels, *agarpithis*, soap, phenoil, soap powder, talkam powder, toilet cleaning oils besides making wheat powder, sooji, chilly powder and other

\textsuperscript{3} MIDSAR, 2003-2004, p.3.
\textsuperscript{5} Ibid., p.8.
glossary powder. Similarly, between February 8-10, 2006 three days training camp was organized in the MIDS office at Mantharamputhur. It provided employment training to 29 women of five clusters of the self help group, Nagercoil, regarding the method of accumulating income, selection of good occupation and the mode of sale of articles produced. The MIDS declared to contribute Rs.10000/- each of the selected 20 women who participated in the camp. So also, on 13 and 14 February 2006, training was given to rear beautiful ornamental fish culture, as it appears a lucarative job, yielding high income but on limited investment. This training was given with the assistance of Tamil Nadu Government to 36 rural people to make glass fish tank as well as fish food.

Various Niraivazhvru Sangams were formed to promote saving habit among the villagers. Its members were motivated to save money. The amount so mobilized was given as loan to the needy members on low interest. This prevented the people from borrowing money from the money lenders during emergency at high rate of interest. The credit needs of the poor are for consumption as well as production purposes. Usually, its members often need small amount. But they sought for frequent loans to meet the exigency expenditure which are unpredictable in nature. It harassed their progress. Therefore, different types of loans are given to its members. The easy accessibility of loan facility has greatly helped many families to come up in life by taking up some income generation programmes. It also promoted

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saving habit among the rural population. As a result, people were able to save their little money to meet their future expenditure. However, due to financial crunch, the low income families of the rural areas did not offered to give nutritious food to their family members and send their children to the schools. In order to come of this situation, during 1999-2000, some 25 persons were selected to take up income generation programmes. Among them, ten persons started dairy units with the financial support in the form of bank loans enjoying subsidy too\textsuperscript{10}.

Similarly, women were also motivated to improve their economic status through skill development and micro enterprise development. Towards this objective, during the year 2001 some hundred women of the Self Help Groups were selected to receive financial support to start either cottage industries or to engage in some income generation activities. To accomplish this task, selected members were given one day orientation programme in micro-enterprises. As a result, 75 women have started plaiting of coconut leaves for thatch, palm leaf, basket making, vegetable vending, keeping petty shops, fish vending and goat rearing. The remaining 25 women have indulged in the preparation of edible items such as chips, pickle and backery items. Besides, five women from Kuruvikattuvilai and Kanchiyode Self Help Groups were financed to purchase milk cow. The animals so purchased were insured for safety purpose. Moreover, these members thought of forming a co-operative milk society to market their milk products. So also, during 2006-2007, some 151 families were given financial assistance to purchase milk cows. All the

\textsuperscript{10} Ibid., 1999-2000, p.2.
cows so purchased were insured to minimize risk. All these families earned substantial income from the sale of milk. The success of this scheme motivated 20 families to seek financial assistance to purchase goats for goat rearing is also a profitable activity. The beneficiary women besides taking care of the animals, agreed to give one lamb. As a result of this novel scheme, their income increased considerably. So, that they could spend the increased income on food, clothing and providing better education to their children\textsuperscript{11}.

It is pathetic to state that most of the low income families of the rural areas largely depended on agriculture for their livelihood. But agrarian employment is seasonal and non-profitable. Therefore, families of the rural areas with their little income and earnings were unable to educate their children or for caring their health. In such a situation, their children were compelled to work in the cashew factories and brickyard, leaving their studies in the middle of the course. This tendency led to birth of child labour in many parts of Kanyakumari District. Realizing the gravity of the situation, during the year 2001-2002, some 140 Self Help Group members were given financial assistance of Rs.20,000/- each from the banks and other donor agencies as loan on a monthly repayment mode to start income generation programme\textsuperscript{12}. Ornamental fish rearing form was started as an income generation venture\textsuperscript{13}. Between 2003-2004, nearly 24 people were given loan for goat rearing, 15 for thatch making, 12 people for starting petty shops, 7 for vegetable and fruit vending, 7 persons for cow rearing, 3 candidates for rubber

\textsuperscript{11} Ibid., 2000-2001, pp.6-7.  
\textsuperscript{12} Ibid., 2006-2007, p.11.  
\textsuperscript{13} Ibid., p.15.
leasing, 9 for handicrafts, 21 for others and 25 for leasing of coconut trees\textsuperscript{14}.

Moreover, the importance of herbal medicine preparation training too attracted the attention of the Missionaries. Therefore some selected 15 women were given training to prepare Kayathirumeni oil. The oil so prepared was named as Bethestha Kayathirumeni oil. Most Rev. Yoohanon Marchrysostom inaugurated the official sale of the oil on 16.10.2004\textsuperscript{15}. As the people of this district like siddha medicine, the oil fetched a good market. In addition to this, the MIDS ventured another pioneering service namely the preparation of vermicompost manure. According to this scheme, some 75 rural people were given the necessary technical knowledge as well as financial support to start their own individual vermicompost units\textsuperscript{16}. Similarly, some 25 peoples from the rural pockets of Kaluvanthittai, Mecode, Adaikakuzhi and Mangadu were selected and given one day training in the preparation of vermicompost\textsuperscript{17}. Technical knowledge coupled with financial assistance motivated them in the production of vermicompost manure. The importance of vermicompost is felt in the recent years as it protects land and makes agricultural produce chemical free\textsuperscript{18}.

Much importance was given to livestock promotion. It is a measure to start viable income generation programme aimed to remove their economic backwardness. Therefore, marginalized

\textsuperscript{14} \textit{Ibid.}, 2003-2004, p.4.
\textsuperscript{15} \textit{Ibid.}, 2004-2005, p.8.
\textsuperscript{17} MDB, Vol.II, No.5, May 2005, p.19.
\textsuperscript{18} \textit{The Hindu}, Tiruvananthapuram 19\textsuperscript{th} March 2012, p.2.
families were identified and provided with financial support to start micro-enterprises. It helped them to seek self employment and augment their family income. As a result, these families were able to provide proper education to their children in addition to give quality food and proper health care.\footnote{MIDSAR, 2006-2007, pp.4-5.}

It is an accepted fact that the animals so donated may live for many years. Hence, they often serve as security to meet the expenses of difficult times like a savings bank deposit to be used in times of crisis. Knowing the importance of livestock rearing, during 2006-07, nearly 151 families were given financial support to purchase their own milk cows.\footnote{Ibid., p.11.} The purchase of high breed variety cows enabled the marginalized sections of the society to earn substantial income from the sale of milk. In order to safeguard the animals so purchased, all these cows were insured which minimized the risk. Similar measures were adopted to purchase goats for it is a profitable business and the rural women can look after the animals after doing their entire house hold work. In some places, veterinary camp was organized to brain them to start rabbit rearing units.\footnote{Ibid., 2008-2009, p.10.} On 27 February 2008, rabbit rearing training was given to 25 poverty striken women of Nadaikkavu and Palavilai clustures. Such trained women were provided 10 celled rabbit nest and 7 rabbits each.\footnote{MDB, Vol.V, No.5, May 2008, p.11.} All these policies not only opened employment avenues but enabled the people to enhance their economic and social status.

Similar to livestock promotion, various welfare schemes were introduced in the subsequent periods. During 2007-08
fifteen families received Rs.1,04,500 to start petty business, 41 families obtained Rs.3,28,550 to purchase livestock\(^{23}\). In the next year 91 persons were selected and financed with Rs.5,70,000 to start small production units, 28 persons were given Rs.2,65,000 to invest in agricultural operation, 22 persons obtained Rs.2,08,000 to purchase livestock, 16 persons received Rs.88,000 to start small business and one person was allotted with Rs.30,000 to purchase a service vehicle\(^{24}\). These instances reveal the fact that their attention fell on all production units to boost the economic condition of the marginalized. During such encouragement the organizations realized that livestock has got the special role in ensuring economic self sufficiency to the families. So, veterinary camp was organized to instruct them the method of constructing cow-shed. Thus, year by year, the number of beneficiaries increased towards the attainment of self sufficiency.

**Small Scale Industries**

The Malankara Syrian Catholic Mission paid adequate encouragement to start small scale industries to enhance the financial condition of the poor as well as marginalized sections of the society. In order to achieve this target, the Marthandam Integrated Development Society was entrusted with the task of developing small scale as well as cottage industries in their respective target area. Even before the formation of MIDS, Fr. Joseph Kuzhinjalil started wearing and bee keeping in some selected areas. But, these measures survived for some years only. They did not produce much income as expected. However,

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\(^{23}\) MIDSAR, 2007-2008, pp.4-5.

similar programmes were revived periodically to suit with the
time and aptitude of the people. Bishop Mar. Ephraem stressed
the importance of wielding, cultivation, rearing of cow, goat, hen,
bee keeping and the like to promote the economic well being of
the poor people\textsuperscript{25}. With this object, training center was
established adjacent to the MIDS office building at
Kazhuvanthittai and other important place for organizing various
training programmes\textsuperscript{26}.

Tailoring is considered as a best scheme for self
employment. Both men and women preferred this scheme.
Therefore tailoring training centres were opened at different
places. One such a centre was established at Manchathoppu to
impart training to the rural poor girls who are not able to pursue
their studies. With the aim of increasing their economic
background, three sewing machines and other necessary
equipments were purchased. Moreover, an experienced body
instructor was appointed to train 10 girls for a period of three
months. After the successful competition of training, the MIDS
helped them to purchase their own sewing machine\textsuperscript{27}. Besides,
nine students who completed the tailoring course at
Manjathoppu were given Rs.3000/- each to purchase sewing
machine and issued merit certificates too\textsuperscript{28}. It enabled the poor
girls to acquire skills in tailoring. Sooner or later, the trained
candidates got employment in schools. Apart from this, they are
living by way of self-employment after looking after their house
hold duties. Due to its popularity, more and more girls sought

\textsuperscript{25} Fr. Maria Arputham, V., \textit{op. cit.}, p.63.
\textsuperscript{26} MIDSAR, 2005, p.7.
\textsuperscript{27} \textit{Ibid.}, 2006-2007, p.11.
\textsuperscript{28} MDB, Vol. IV, No.9, September 2007, p.12.
training. Therefore, a tailoring cum embroidery training centre was opened at Christuvilagam in Nagercoil to impart training in tailoring, embroidery and stone works which facilitate them easy employment\(^{29}\). As this centre attracted a large crowd, a spacious training centre with a dormitory, a conference hall and five guest rooms was inaugurated on 9\(^{th}\) October 2009\(^{30}\). These progressive measures helped the women to stitch their own dress according to their own fashion and the dress of others to earn their livelihood. In course of time, some of the trained women established tailoring units in their own houses. In consequence, they got regular orders from the local areas which increased their earning capacity. The success of these units motivated the authorities to open new tailoring centres. It led to the opening of another tailoring training centre at Community Hall, Kanyakumari. This new centre admitted 15 women in tailoring and embroidery course for a period of six months duration. It gave them an opportunity to start their own individual tailoring unit as a source of additional income for their families\(^{31}\).

The MIDS encouraged the women to earn their bread by various other means. One such an activity of their concern was the encouragement given to beedi rolling. In support of this, in Nagercoil area 20 poor women were given assistance to the tune of Rs.10,000 each on March 8, 2006 to start beedi making cottage industry in memory of women’s day celebration\(^{32}\). Similarly, women were encouraged to generate income by means basket making, fish vending, chips making, pickle making and

\(^{29}\) MIDSAR, 2007-2008, p.11.
\(^{30}\) Ibid., 2008-2009, p.21.
\(^{31}\) Ibid., 2009-2010, pp.20-21.
by preparing bakery items\textsuperscript{33}. But, fish processing and fish pickle making are not picked up in the coastal villages. Therefore, to impart new skill, training was given to 30 women at Chinnathurai on 28 – 30 May 2009 in fish processing and pickle making\textsuperscript{34}.

In the beach area, mat and bag making by using bamboo and palm leaves was encouraged. Interested persons were given training. The required raw materials including bamboo and palm leaves were supplied to them at low price. The materials produced attracted the inland and foreign tourists greatly. Besides, a rexine bag making training centre was started at Manjathoppu on 4\textsuperscript{th} January 2010. The women who trained in bag making prepared varieties of rexine bags\textsuperscript{35}. Such bags were exhibited in training centre to attract the visitors. In addition to these, much importance was given the production of soap, surf and cleaning powder. Training was given for the preparation of such items for daily use. Records reveal the fact that training was arranged in the Community Hall at Manjathoppu on 28\textsuperscript{th} January 2009. More than 30 women of Self Help Groups were given training in making washing soap, bathing soap, soap oil, cleaning powder, washing powder, toilet cleaner, phenoil and liquid blue\textsuperscript{36}.

Apart from this, the MIDS organized a training camp at Mantharamputhur in Nagercoil on February 8-10 in which 29 women from different clusters participated. Among them, 20 women were selected and provided Rs.10,000 each to start

\textsuperscript{33} MIDSAR, 2000-2001, p.6.
\textsuperscript{34} Ibid., 2009-2010, p.24.
\textsuperscript{35} Ibid., 2009-2010, p.23.
\textsuperscript{36} Ibid., p.24.
ornamental fish aquarium to earn their livelihood. Similarly, a
training camp was also arranged to the poor people of Mecode
and Kaluvanthittai. The participants were given practical
training to make glass fish tank and ornamental fish culture
breeding\textsuperscript{37}. Above all, to meet the expenses of the students of the
evening classes namely Nilapalli, some 59 families were given five
hen each\textsuperscript{38}. So also, the mission set up Hollow-Brick unit with
Andheri-hilfe support by half amount subsidy and another half
as loan. It is given for lease for a period of 11 months after
making relevant agreement duly signed. Monthly rent is fixed as
Rs.2000/- for 6 months and Rs.4000/- for the next five months.
All these laudable services attracted the women folk to equip
their skill. This is turn, induced them to establish small scale
cottage industries to earn their livelihood and raise their
economic status.

\textbf{Agrarian Activities}

The Malankara Syrian Catholic Mission took effective
measures to boost the agrarian potential of this area. They
purchased barren lands and reclaimed it for cultivation. Bishop
Mar Gregorious encouraged the planting of trees, which was
followed by the subsequent periods\textsuperscript{39}. Before the formation of
MIDS, Fr. Joseph Kuzhinjalil adopted a new scheme of paddy
cultivation on the top roof of the flat concrete buildings. Their
concentration on agricultural activities is gleaned from the
Mukkampala estate itself. They planted teak, rose wood, sandal
trees and other valuable trees besides cultivating rubber, spices

\textsuperscript{38} Ibid., Vol.II, No.1, January 2005, p.9.
\textsuperscript{39} Fr. Maria Arputham, V., \textit{Ayar Lawerence Mar Ephraem}, (Tamil) Marthandam,
and all their income yielding trees and plants such as pine apple and all other vegetables plants including medicinal plants found available in the forest areas\textsuperscript{40}. The forming practices adopted by them checked the land degradation. To undertake intensive cultivation and to bring more area under vegetation the MIDS undertook a survey to findout the landless members of the self help groups. A scheme was designed in the name of Bishop Mar Chrysostom Land for Landless with the aim of purchasing atleast 3 cents of land. Loan was given to 58 families to purchase land to the value of Rs.25000 each\textsuperscript{41}. During the financial year 2007, some selected 25 families were provided with Rs.25000 each is purchase land of their own\textsuperscript{42}. Those who purchased land were permitted to construct a house in addition to develop kitchen garden. In order to enthuse them in agrarian activities, a one day seminar was organized in the premises of the St. Joseph’s Church at Fatimanagar on 30 November 2007. The participants discussed the importance of forming vegetable gardens, in the premises of their houses.

In connection with the topic of discussion, the chief guest Ebanezer explained the methods of establishing home garden, the use of natural manure and the need for using highbreed seeds. Moreover, to attract the audience, high quality seeds were exhibited in the church campus\textsuperscript{43}. So also, the MIDS organized a community based training in the field of agriculture, organic forming and livestock. They also encouraged the farmers to adopt water shed management programmes to preserve water.

\textsuperscript{40} Census of India 2001, \textit{op.cit.}, p.6.  
\textsuperscript{41} MIDSAR, 2006-2007, p.10.  
\textsuperscript{42} Ibid., 2008-2009, p.18.  
Proper motivation was given to the farmers to grow herbal plants and to raise nursery gardens. To make the agrarian activities more profitable, they supplied good variety of saplings and seedlings to the farmers. With a view to promote sustainable agricultural practice, they promoted vermicompost and other organic manures. In order to create awareness among the participants regarding eco-friendly forming especially the use of vermicompost, training programme was also organized. Furthermore, five model vermicompost forms were set up at Attoor, Nadaikkavu, Mecode, Kirathur and Vimalapuram\(^{44}\). Therefore, the application of natural manure gained popularity among agriculturist. It in turn, protect the land and agriculture produce chemical tree. Moreover, the production of vermicompost became a profit making venture among the farmers in the hill stations. Above all, organic farming not only ensures pollution free farm produce but helps scale down production cast to a greater extent. The use of vermicompost organic manures does not leach from the soil during heavy rain fall. In addition, it improves humus content and develops the water retaining capacity of the soil. Generally, it is believed that organic farming system enhance the biological diversity, increases soil biological activities, maintains long term fertility, recycles the waste and promote healthy use of soil, water and air and minimize all types of pollution\(^{45}\). The Missionaries in order to safeguard the ecosystem and protect the natural wealth, advised the people to plant trees wherever possible. For instance, in Fathimanagar, they supplied seedlings of fruit bearing trees such as jack, chooseberry, suppotta and mango were distributed to 200

families. By this method, people of this locality were induced to plant more trees and protect the nature\textsuperscript{46}. The MIDS adopted various measures to protect the environment. In order to eradicate water scarcity of Kattuvilai, it tried to increase ground water level and in collaboration with the Malankara Catholic College and self help group, 400 seedlings were plants at Pazhamthottam and Kappiarai Panchayat limit\textsuperscript{47}.

Usually, the agriculturists used varieties of pesticides to safeguard the plants aiming to boost the production capacity. It spoils the eco-system. Therefore, training programmes were organized to make organic manure and to develop Kitchen garden\textsuperscript{48}. Occasionally, the Missionaries adopted certain villages to introduce their agrarian policies. Thatturkonam was one such an adopted village where various developmental activities were introduced. Accordingly, on 22 January 2008, a Plastic Vilippunarvu Camp was organized and planting stressed the need for planting of seedlings. The participant members formed four groups and collected the plastic bags found scattered throughout the village and destroyed it. So, also five seedlings were planted in a common public place. Further, 180 self help members were given one fruit bearing seedlings each freely to encourage cultivation\textsuperscript{49}. These measures activated agricultural activities aiming to self employment, self reliance, boost production, project eco-system and make the village panoramic and ever green.

\textsuperscript{46} MDB, Vol.IV, No. 11, November 2007, p.9.
Herbal Medicine Preparation

Another area of economic empowerment was achieved towards the preparation and sale of herbal medicine. Kanyakumari District from yore is known for diversified distribution of medicinal plants. More than 600 species of medicinal plants grow in the forest area covering 54655 hectares of land\textsuperscript{50}. For instance, the hillock Maruthuvamalai is known for such medicinal plants. Rauwolfia, arookia, patcha, helectres, hemidesmus, strychnos and ramdia are some of the valuable medicinal plants of Kanyakumari District\textsuperscript{51}. This rich flora of medicinal plants and herbs promoted two traditional system of medicine namely Ayurveda and Siddha. These two systems are widely accepted by the people of Kanyakumari District.

Realizing the importance of native medicine, Fr. Joseph Kuzhinjalil while thinking of the need for enhancing the economic condition, laid the seed for the preparation of herbal medicine. He initiated the process of extracting gross oil locally known as taruvaipulthailam\textsuperscript{52}. Based on his pioneering effort, the subsequent authorities too attempted to promote herbal medicine preparation. From literary and local information, a large number of medicinal plants are used for preparing different kinds of valuable medicines to cure various diseases. Though, the hereditary physicians commonly known as vaidhyar are not ready to transfer their knowledge to others, the Malankara Syrian Catholic Mission has taken up a bold venture to give training in the preparation of herbal medicine. Interested

\textsuperscript{50} Thinamani, Tirunelveli, 1\textsuperscript{st} November 2005, p.2.
\textsuperscript{51} Census of India 2001, District Census Hand Book, Part XII – A & B, Series 33, Tamil Nadu, Kanyakumari, p.3.
\textsuperscript{52} Sr. Emiliyana, op. cit., p.55.
members of the Kaliyakkavilai, Marthandam and Nagercoil regions of self help group attended the training\(^{53}\).

Subsequently, during the next year, herbal medicine preparation training was organized for 15 women to prepare Kayathirumeni oil. It was sold in the brand name of “Bethestha Kayathirumeni oil”. Most Rev. Yoohanon Mar Chrysostom inaugurated the official sale of the oil on 16\(^{th}\) November 2004. As this medicine has a good market yielding much income, this group has decided to continue the oil production on a commercial basis\(^{54}\).

**Save A Family Plan (SAFP)**

Save a Family Plan is formed under the MIDS with the object of assisting the families in the promotion of economic well being and to raise their status in the society. It is a sponsorship programme in which a poor family is supported by a family from Canada\(^{55}\). According to this scheme, financial assistance is given to a poor and needy families covering under the MIDS area. This scheme is mooted because life is uncertain. The sudden death of the sole bread winner of a family or the only earning member of a family creates problem and difficulties to maintain the family. In this situation, the widow with a number of school going children finds it extremely difficult to meet the life realities. In such a condition, Save a Family Plan becomes meaningful and a reality. The small help given to the affected family greatly helped them to take up some income generation activities by making use of the


\(^{54}\) Ibid., 2004-2005, p.8.

\(^{55}\) MIDSAR, 1997-1998, p.3.
locally available materials. This measure helped them to earn substantial income to meet the expenses of the day to day necessities. Though it is basically a sponsorship programme, it is aimed to assist the poor families to come up in life. This plan is a part of wide network called Save a Family Plan, Canada\textsuperscript{56}. Under this plan, one family in Canada sponsors one family (in this area) and the sponsors used to send a fixed amount regularly to start some income generation programmes. Usually, the assistance is for abort six years. Within this period, the family who receive the support has to stabilize the economic position and achieve self-reliance. But, deviation of fund is not allowed. The sangam through Participated Rural Appraised selected the beneficiaries based on the number of children, handicapped, widows and abandoned women\textsuperscript{57}.

In 2005, the MIDS extended financial assistance to 12 members to the tune of Rs.9500 each to purchase high breed milking cows. Out of this amount, the beneficiary is expected to repay Rs.5000/- and enjoy the remaining amount Rs.4500/- as subsidy\textsuperscript{58}. Similarly, during 1999-2000, the sangam selected 160 families of marginalized women widows and chronically sick persons and helped them to shape their lives by starting income generation programme to earn their livelihood\textsuperscript{59}. Under Save a Family Plan, one day meditation symposium was organized on 20\textsuperscript{th} November 2007 in which 259 members of SAEP attended. It is heartening to state that realizing their poverty, these members were given financial assistance to celebrate Christmas\textsuperscript{60}.

\textsuperscript{56} Ibid., 1998-1999, p.4.
\textsuperscript{57} Ibid., 1999-2000, p.3.
\textsuperscript{58} MDB, Vol.II, No.11, November 2005, p.12.
\textsuperscript{59} MIDSAR, 2000-2001, p.7.
\textsuperscript{60} MDB, Vol.IV, No.12, December 2007, p.15.
Housing Programme

Shelter is one of the basic needs of all human beings. Though home is an ideal place for parents and children, owning a house is beyond the reach of a poor man due to financial constraints. The Missionaries saw that many people lived in small huts erected near the banks of rivers channels and drainage canals, near the roads and Government Porampokku lands. Therefore, the Malankara Syrian Catholic Mission felt the need for providing houses for the homeless as well as landless people. To achieve this scheme, this mission through its MIDS organization stated its broader vision and objectives. They are to provide housing facilities for the economically weaker sections of the society; to assist the poor families technologies in house construction to reduce the cost; to motivate the villagers to construct double pit latrine and to make finance available for the self help group members to construct their own small but beautiful houses. The MIDS will provide material support and arrange loans to this largest.

With this vision, the MIDS extended financial assistance to purchase plots and construct houses for the homeless. Hence the MIDS took up the responsibility of providing homes to its homeless poverty stricken members. At Vimalapuram in Nattalam a poor man from Tirunelveli who settled there was endowed with 2 cents of land and financed to construct a small house, enough for his residence. In 1999-2000 twenty houses ranging form an area of 250 to 300 square feet has constructed

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62 Personal Interview with T. Gnanaprakasam, Church Worker, aged 60, residing at Nattalam, dated 07.01.2012.
at a cost of Rs.30,000 per house in their target area\textsuperscript{63}. But, as many people required housing facility, the selection was done through Participatory Rural Appraised. In course of time, as this programme attracted the attention of many homeless people; the MIDS visualized a Millennium Housing Programme during 1999-2000\textsuperscript{64}. Despite the effort of government and other private agencies, the housing scenario in the country is not very satisfactory and encouraging. The problem of house construction became graver because of the price rise of building materials, and the cost of construction work. Therefore, owning a house is a dream to the marginalized section people of the rural areas. Hence, as an ameliorating measure, the MIDS in collaboration with Save a Family Plan, has helped 75 poor people to construct houses of 250 square feet to 350 square feet utilizing the contribution from the HDFC at a cost of Rs.35000 each. But the beneficiary has to contribute Rs.5000/- by way of labour or materials\textsuperscript{65}. Subsequently, the MIDS came forward to help the members to maintain their houses by extending small financial assistance\textsuperscript{66}.

\textbf{Loan Scheme}

Besides insurance scheme, the MIDS arranged various loans to help its members to develop their economic activities. With this objective, training programmes were organized for the lenders of the Self Help Group with the assistance of NABARD\textsuperscript{67}. Moreover, to invest in small scale industries for productive

\textsuperscript{63} MIDSAR, 1999-2000, p.2.
\textsuperscript{64} Ibid., 2000-2001, p.4.
\textsuperscript{65} MIDSAR, 2000-2001, p.4.
\textsuperscript{66} Ibid., 2003-2004, p.4.
\textsuperscript{67} MIDSAR, 2000-2001, p.3.
purpose, arrangements were made to borrow money as loan from the Banks. To facilitate the people to come out of the economic crisis, Mr. Ephraem used to meet the church members on every Sunday after the church service. On such an occasion, several people bring to his notice about the mortgage of Jewels and coconut groves to redeem their borrowings. On hearing this, Mar Ephraem formed Kirathur Welfare Society, through which the needy people borrowed money to meet their economic distress\textsuperscript{68}. Besides, the MIDS obtained a loan to the tune of Rs.16,00,000 from Tamil Nadu Merchantile Bank under the NABARD refinance scheme and distributed among 80 self help groups to start viable income generation programmes\textsuperscript{69}. It enabled them to earn additional income for their families. Rashtria Mahila Kosh loan was given to its members to start various income generating enterprises. During 2008-2009, second installment of Rs.15 lakhs of the loan already sanctioned was distributed in October 2009. Those who received the loan amount promptly repaid it in instalments. This encouraged the bank authorities as well as other organizations to give more and more credit to start new micro enterprises.

\textbf{Maggie Box}

In order to start small income generation activities, some sort of financial assistance is required for the economically weaker sections of the society, especially women. Therefore, a new scheme was introduced by Madam Margret Box of Australia who mobilized the amount from Australia through different innovative methods. The average support per women is

\textsuperscript{68} Fr. Maria Arputham, V., \textit{op. cit.}, p.67.

\textsuperscript{69} MIDSAR, 2000-2001, p.10.
Rs.5000/-. The beneficiary has to repay the amount with little interest\textsuperscript{70}. So that the scheme will be extended to more women\textsuperscript{71}. Initially, this scheme supported 25 women from the lowest economic background. This initiative is the out come of the great concern of Mrs. Maggie Box for the uplift of depressed women\textsuperscript{72}. Similarly, under this scheme, poor family members from the Marthandam Diocese area were given financial assistance to start small income generation activity. Towards this programme, a meeting was held at Nagercoil and gave Rs.2000 each to invest in either poul tree farming, or goat rearing or coconut leaf or cloth business according to their convenience to improve their income\textsuperscript{73}. Such facility extended to other places too. During 2006-2007 the Maggie Box supported 124 rural poor women to set up their own income generation enterprises\textsuperscript{74}. But, in some places, the socio-economically poor women hesitated to take loan from their group. Therefore, due to fear of failure in their income generation venture, they received minimum amount of Rs.3000/- to start their business. However, during 2007-2008, nearly 313 rural women received aid from Maggie Box and other generous benefactors from Australia\textsuperscript{75}.

Likewise, in the next year, with the support from Madam Margret Box of Australia, some marginalized women who were not confident of taking up bigger amount to invest in new type of income generating activities, took up small income earning activities like goat rearing, poul tree farming and vegetable

\textsuperscript{70} MDB, Vol.II, No.10, October 2005, p.11.  
\textsuperscript{71} Confluence 79, p.93.  
\textsuperscript{72} MIDSAR, 2005-2006, p.10.  
\textsuperscript{73} MDB, Vol.III, No.4, April 2006, p.16.  
\textsuperscript{74} MIDSAR, 2006-2007, p.10.  
\textsuperscript{75} Ibid., 2007-2008, pp.8-9.
vending. In some places, much importance and encouragement was given to Rabbit rearing. Records reveal the fact that loan was given to 25 poverty struck women of Nadaikkavu and Palavilai clusture on 27 February 2008. Selected and trained women were provided each with a ten celled Rabbit nest together with 7 rabbits. As it breeds heavily within a short period, its owners can earn more profit in normal situation. In course of time, realizing the success of this income generation programmes, many people came forward to avail loan. Usually, a nominal rate of 6% interest was collected from the loan amount. The beneficiary has to repay the amount after one year. As a result of Maggie Box scheme, women besides getting regular income enabled them to develop their self esteem and social status. It also greatly relieved them from depending on male members.

**Insurance Scheme**

Another notable service of this mission towards economic enrichment was the motivation given to its members to join in any one of the life insurance schemes. It not only enabled them to save money but protect their life from risk. The sudden death of the sole bread earner of the family always affects the family members. As there is no security for life, they are not in a position to pay huge amount as premium to insure their life through various insurance schemes familiar to them. Therefore, the MIDS in collaboration with the Life Insurance Corporation (LIC) of India started insuring their members in two novel insurance policies namely Janasree Bima Yojana and Jeevan

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Madhur. According to the former scheme, the people below poverty line should pay Rs.100/- and the Government pay a similar amount freely. By this system, death benefit will be given to the children of the deceased to meet their educational expenses\textsuperscript{78}.

Sensing the importance of those schemes, a total of 1782 persons are insured under Janasree Bima Yojana policy. Consequently, Rs.1,10,000/- was distributed as scholarship assistance to the Children of this policy holders\textsuperscript{79}. As the MIDS target group people are vulnerable to loss of life it enrolled 3952 members under LIC special policy for the poor namely Janasree Bima Yojana by paying the lowest premium of Rs.100/- per year\textsuperscript{80}. According to this policy, in case of natural death, their nominee will get Rs.30,000 and in accidental death they will set Rs.75,000/-. Recently, some 2997 families are insured under this policy. So far 21 death cases are settled out of which three one natural death. Moreover, Rs.7,56,000/- has been distributed as scholarship support to the children studying from IX to XII standard. Similarly, Jeevan Madhur Policy is also helping the rural poor to save a fixed amount and get insurance coverage. Nearly 3407 members are enrolled in the Jeevan Madhur Policy\textsuperscript{81}. Besides these schemes, the Micro Insurance policy of the LIC has helped to cover 4276 individuals under life insurance\textsuperscript{82}.

\textsuperscript{78} MDB, Vol. IV, No.2, February 2007, p.20.
\textsuperscript{80} Ibid., 2007-2008, pp.7-8.
\textsuperscript{82} MIDSAR, 2008-2009, p.19.
During the subsequent period, the MIDS attempted to cover 3763 persons under Janasree Bima Yojana Scheme and 4752 people under Jeevan Madhur Policies\textsuperscript{83}. When two women namely Mrs. Thankam and Mrs. Ammukutti who were members of Bima Yojana Policy of the LIC died in a train accident at Parasala on 25\textsuperscript{th} November 2007, the MIDS took the initiative to get the insured money to the heirs. Accordingly, the heirs received Rs.75000/- each from the LIC\textsuperscript{84}. Thus, the insurance policy provided a ray of hope to its members for their safety and sustenance.

**Employment Avenues**

Apart from providing self help employment scheme, the Malankara Syrian Catholic Mission through its different institutions and establishments generated employment avenues too. Their churches, educational institutions, industrial concerns, estates, hospitals and all such other establishments provided large scale employment opportunities to the people. From their records, it is gleaned that a large number of teachers in different grades, administrative staff, clerical staff, medical professionals and a host of menial and manual labourers were employed to look after the respective concerns. The colleges and schools flourished under this Mission offered a hierarchy of teaching positions to its qualified members. Usually, proper advertisement was given to fill the vacancy generated in each subject prescribing the required qualification. For example, under the employment opportunities, the vacant teaching post of Mar Gregorious Matriculation School, Kirathoor was announced

\textsuperscript{83} Ibid., 2009-2010, p.36.
in their news letter\textsuperscript{85}. It is gathered from records that more than 93 teachers and 19 non-teaching staff members were employed in the High Schools and Higher Secondary Schools. 76 teachers were employed in the primary and Middle Schools and 120 teachers were serving in the unaided schools. Mariyagiri Catholic College employed 130 teachers in various discipline\textsuperscript{86}. Besides direct recruitment and while coloured posts, several manual labourers were employed in their estates. In the Bethany and Mukkampala estates, hundreds of manual labourers were employed as plantation workers and tippers who got the opportunity to eke out a honest living. In the Santhom press at Marthandam, several persons were employed for printing and book binding. More than this, under their care many poor women who got training in nursing course were sent to foreign countries, especially in West Germany to serve as nurses in well established hospitals. It is interesting to state that those nurses who were employed in West Germany became multi millionaire in their mother land. It boosted their social and economic status in the native land. Still now, many such nurses are working in foreign countries. Thus, the Malankara Syrian Catholic Mission, by creating employment avenues enhanced the living condition of many of the marginalized people.

\textbf{Labour Welfare Activities}

The Malankara Syrian Catholic Mission not only provided large scale direct and indirect employment opportunities but strived hard to protect the rights and privileges of the labourers

\textsuperscript{86} Fr. Premkumar, “Marthandam Maraimavattathil Kalvipani”, \textit{Confluence 79}, Nagercoil, pp.82-83.
too. Therefore, the Mission allowed the labourers to form trade
unions. But not on the basis of any political affiliation. However,
it is formed only to protect the welfare of the unorganized
workers living in their operational area. But, trade union
registration is essential for securing government welfare fund to
the poor workers. Hence a trade union is formed in the name of
Kanyakumari District MIDS construction and non-construction
sectors all Workers Development Society. It was registered with
1932 workers before 31 March 2007. In course of time, the
membership of the trade union with the support of the
unorganized labourers increased is 2361\(^87\). The members of this
union received government scholarship for students, medical
and maternity support financial assistance to purchase
spectacles and provided death benefit\(^88\). During 2007-2008, the
society tirelessly worked for the benefit of the unorganized
workers. Accordingly, such labourers were enrolled as members
of the Government Labour Welfare Scheme. Further, the society
was able to help 2361 members to get labour welfare identity
cards issued by the government\(^89\). Thus, one could see the active
services of this Mission to protect the welfare of the labourers in
addition to insurance.

**Other Sources of Income**

Apart from these diverse sources of income and the means
of economic empowerment, the Malankara Syrian Catholic
Mission has owned a number of Community Halls and
Auditoriums. Most of the big parishes possessed their own

\(^{87}\) *Confluence* 79, p.93.


community halls which are rented for various purposes to the people of the local and distant areas. Locally known as Kalyanamandapam these community halls are given on daily rent to conduct marriage functions and other social ceremonies. The Community Hall of Vimalapuram Church namely received Rs.2500/- per day as rent in the beginning. But, subsequently the authorities raised the rent to Rs.4000/- daily⁹⁰. Similarly, the Christuraja Community Hall, Christhurajapuram Marthandam collects Rs.8000/- as rent per day from the marriage party. The Mantharamputhur Community Hall⁹¹, near to Nagercoil earned heavy income as rent similar to the newly constructed community hall at Kanyakumari⁹². From a visit to the different parishes has a Community Hall Catering to the needs of the people in organizing meetings, collaborating social functions and for conducting marriage parties. On such occasions, the needed vessels, utensils tables, chairs and benches are provided to them on nominal charges. To look after the community halls, one Leon is appointed with a fixed amount as salary. But, the over all management is vested with the concerned church committee under the control of the parish priest. It is one of the means of income generation measure to the parish. This facility is a boost to the local people and an economic empowerment to the church as well as the employees.

Like the community halls, the Malankara Syrian Catholic Mission owned a Lodge at Kanyakumari. Known as Malankara Bhavan⁹³, it comprised of 7 guests rooms to hire out for tourists.

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⁹⁰ Personal Interview with T. Gnanaprakasam, Church Worker, aged 60, residing at Nattalam, dated 07.01.2012.
⁹³ MIDSAR, 2009-2010, p.39.
and others. It is managed by the sisters of this mission. All necessary facility is neatly arranged inside the guest room to attract tourist and other business men to occupy the rooms when they visit Kanyakumari. Normally Rs.700 per day is charged as rent, but enhanced the rent depending on the season. The rent collected enhanced the economic position of the Mission and provided employment to menial labourers.

Besides, this Mission established a Santhom press at Marthandam94. It provides employment to more than 15 members as compilers, printers and binders. Compilers are proficient in computer operation. Usually, they print the books, note books to the Malankara Schools and Colleges, News Letters, Bulletins, Annual Reports, Magazines and such other records related to the Mission. In addition, the receive orders from private agencies and other individuals. Thus, the press earned much money to the Mission, which in turn provided job to some people which enable them to receive an honorable salary.

In addition to the above, some of the parish priests indulged in raising fund through conducting music programmes magic shows and indulged in raffles scheme. Through these means, they collected much money which too enhanced the resources of the Mission in general and some churches in particular. Thus, a peep into their records reveals the fact that the missionaries tried to enhance the economic status of the mission which in turn provided economic empowerment to its followers.