

# ANNUAL REPORT 2022



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## **ACKNOWLEDGEMENT**

**DMI expresses gratitude to God the Almighty for the blessings on us to successfully carry out the Socio-Development Programs in 2022.**

**DMI would like to thank donors and well-wishers for the financial support that helped the target communities to have access to Socio-Economic Status in the Society.**

**DMI would like to thank all Staff team and Members for their commitments, assistance and this endeavour would not have been possible without the support of the Founder Father, Superior General, Provincials and Country Directors.**

**DMI thanks them for their motivation, guidance and technical support in transforming their life with due dignity.**



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## MESSAGE FROM THE MISSION DIRECTOR



2022 was the world's third year of the pandemic. It increased economic and livelihood difficulties for communities across India. The variants of COVID impacted women economically, their safety and security; incidences of domestic violence increased.

Despite the added restrictions and problems following pandemic situation, women's leaders emerged. DMI saw perseverance in its women. They earned their income, supported their families, developed, and went all out to protect their communities during this period.

The development of these women contributed to the growth and expansion of DMI itself. DMI introduced several new programs-

Business Development for the women towards their economic sustainability. We expanded across geographical boundaries and spread across India.

DMI's goal is always to promote gender equality. According to the UN India Business Forum, women in India make up only 29% of the labour force, down from 35% in 2004. More than half of the work done by women in India is unpaid, and almost all of it is informal and unprotected. Women are not well represented in most sectors, including business leaders. DMI aims to remove this gap by seeking to impact 1 lakh women in the upcoming years.

I thank founder father, superior general, provincials, my dear fellow sisters and staff in India for their encouragement, motivations, support and commitment towards the development of DMI Global mission in India.

**SR. VIJILI DALI, DMI**

**In the coming years of the organisation, we will strive to create 500s women leaders, 2000s business women & entrepreneurs, support 2500s children for better education, eventually developing healthier, more prosperous, confident, and aware communities**

## MESSAGE FROM THE COUNTRY DIRECTOR

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DMI Development Mission in India is focusing at empowering women and children through various development programs. One of the key focus for this year-2022 is to create 1000 women entrepreneurs through small business management training covering all the 10 districts in Tamil Nadu. Besides, DMI is also encouraging the key staff to strengthen SHGs, Federations at all levels and revitalize the functions of children parliaments.

Credit Linkage programme has strengthened the SHGs in planning for their business and to receive loan as per their plan which has supported them to start various kinds of business to generate sustainable income to improve their life.

The team of sisters and staff has been motivated through training and meeting in online and offline has strengthened the team to commit themselves to achieve the goal of the organization.

We have also approached Government Department in the forming of visit and also through bringing them to attend various.

important event which is celebrated in every Districts along with the Federation member's full participation

I express my profound gratitude to Rev.Fr.J.E.Arul Raj OMI, the founder and director of the Society for supporting the Development Mission team to carry out the programme in meeting the needs of the people and also supporting them financially to start business through a company called DMI Finance.

DMI major superiors played vital role in giving us support and encouragement to do more for the poor and marginalized people and to bring the needed change in the lives of the people. I appreciate Sr.Lalitha, DMI Superior General and her team for their support and to strengthen the team of sisters to serve the people.

A special note to HHI team in being behind in guiding and strengthening the team during the time of their presence in India namely Sr.Viji and Mr.Vengatesh for meeting with me and to provide needed insights towards building our federation team as per the current situation of the government in India. Also for support to get Mr.Micheal, DMI consultant to support the India programme. Timely support which always cherished from Mr.Eronimus and Sr.Omesha.

**SR. S. JENYMAILA, DMI**

## INTRODUCTION

DMI has established itself as an organization committed to the welfare and empowerment of women and children. The organization creates a platform and an understanding of this marginalized and voiceless section of society. Taking impetus from its previous work DMI this year articulated and highlighted issues of reducing household poverty, violence against women, health issues, and child protection issues.

This annual report portrays the empowerment of women through SBM, capacity building, access to credit linkages, skill training, and to safeguarding their rights through awareness on 16 days of activism. Our women have access to equal opportunities in economic, cultural, social, and political spheres of life and realize their full potential. We have highlighted child protection, leadership skills, and child development activities that help children ensure a dignified and decent life for women and children in society.

### OUR VISION

A world where the poor live with dignity and empowered towards self-reliant to continue their development.

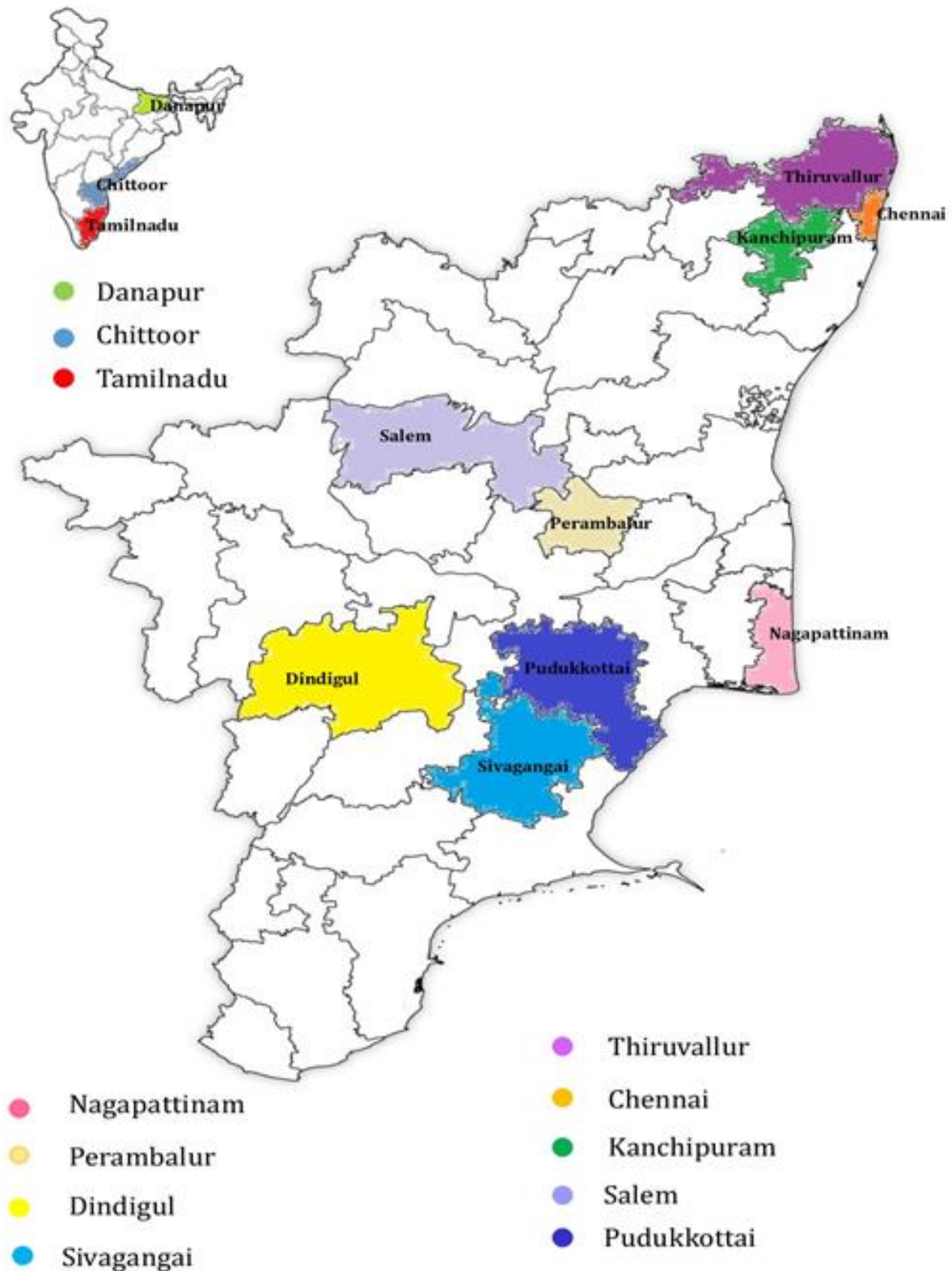
### OUR MISSION

To enable underprivileged communities exclusively women, children and youth providing opportunities for their education, development and they become champions of change

### OUR VALUES

- Accountability
- Justice
- Integrity
- Dignity
- Collaboration

## GEOGRAPHICAL REACH OF DMI PROGRAMS





## RATIONAL FOR IMPLEMENTING THE FOLLOWING PROGRAMS

From wage gaps to social prejudices, Indian women face multiple barriers to entering the workforce in greater numbers. Women from low-income groups, who lack the relevant skills, education and voice to carve out their own identity. These women are being denied opportunities to work, learn and grow in life – their human potential stifled, along with the potential growth of local communities, enterprises and economies.

The major reasons for these circumstances are lack of suitable job opportunities, general disapproval of working women, early marriages over jobs and education and low paying jobs. Nevertheless, if opportunities arise, they are either not viable, demeaning or create irregular cash flow. Problems such as travelling far for work or lack of flexible working opportunities where they can accommodate their family responsibilities. Overcoming these challenges and creating platforms for women employment and empowerment is the need of the hour.

Women are more likely to work in the informal economy, particularly in domestic service — insecure positions that do not offer paid leave or the ability to work from home. In fact, women make up 80% of domestic workers, of which 72% of domestic workers have lost their jobs as a result of the pandemic.

The Government schemes promoted work skills trainings and these were imparted by contracted NGOs/consultants. The quality of these trainings varied and hence many women trainees could not attain the required skill competency level. Since these trainings were given as free-of-cost there were trainees attended just for the incentives. In many occasions, completion of such trainings was favourably considered by the banks before sanctioning of loans. These critical gaps did not result in ‘capacity enhancement of members’ and many trainees did not start and manage successful small businesses. The trainings had limited scope to enhance the business planning and management skills of trainees.

This factor contributed to the high rate of failure of businesses started by women members. For example-group enterprises had over 95 % failure rate promoted by external members. Loss of capital investment and/or failure of business dragged these women further down in their indebtedness. In few instances, unpaid debts were written off by Government. It is a fact that unpaid loans resulted in lowered credit rating and hence new loans could not be accessed by these members. This further pushed them to higher level of indebtedness, stress and in some occasions family discord.

Children of the poor and the rural communities lack access to their basic rights and leadership skills as they lack information from their families and communities.

Hence, it’s very important to prepare a roadmap for women’s economic empowerment with a focus on informal economy, capacity building and agriculture and in the same way. Children through creating access to a quality education and child rights trainings for their dignified life.

## COUNTRY KEY RESULTS

<i>No. of States/regions reached</i>	<b>06</b>
<i>No. of Districts</i>	<b>15</b>
<i>No. of Villages reached</i>	<b>1435</b>
<i>No. of Panchayat and Municipalities</i>	<b>462</b>
<i>No. of Groups formed</i>	<b>560</b>
<i>No. of Women Members</i>	<b>6470</b>
<i>No. of Children Members</i>	<b>1560</b>

## COUNTRY PROGRAM STRATEGY

- Increase and expand 2000 women's work skills through in-house training and other service providers.
- Facilitate 10000 SHG members to access adequate and timely bank credit that supports them to invest and gain from small business ventures.
- Encourage 1000 members to start/expand the small business after analysing various factors that determine the success or failure of any business – Based on initial assessment – finalize the “SBM Tool”, Train and organize 30 members as “Business Mentors” and ensure 1000 members are trained on this methodology.
- Facilitate “State federation’ to independently plan and lead activities connected to “16 days of Activism against Gender-Based violence” (End violence against women now!”).
- Train 1000 children belonging to Child parliaments about Governance and leadership.



## WOMEN EMPOWERMENT

Empowering women through various capacity building training to access socio-economic status is the heart of DMI strategy. This year, DMI focused to facilitate and train over 1000 women leading them to undertake various small businesses to earn and sustain themselves and cover the needs of family members.

- *Trained 2302 women in small business management and various other skills through in-house and other service providers.*
- *Facilitated 10802 women members to avail loans from ICICI and other banks to start various small businesses*
- *Created 30 business mentors on SBM through in-house training*
- *641 women members initiated and expanded their small businesses*
- *Completed 16 days' activism against GBV through state/district level federations*
- *5200 women and girls have been sensitized to act on GBV issue*

## CHILD DEVELOPMENT

Enhancing the ability of children through children parliament and after school programs to cherish their childhood; to demonstrate their leadership skills and to improve their study skills is keen of DMI child development activities.

- *Trained over 1300 children in governance and leadership*
- *Supported 5423 children through children parliaments and after school program*



# PROGRAM PHOTOS

## Commencing Small Business Management Training

The society of DMI has commenced a new training program in 2022 namely Small Business Management (SBM) to identify potential women members and create them as business mentors through in-house training. 54 selected women members participated in this training during Feb-2022 at DMI Hill Top Centre. In this in-house training, the participants have learned to understand business definition, business types, resources, investment and management. From this training, 30 potential women were created as business mentors to train other women members who are interested in business for their empowerment.



## Train Women Members to Raise Family Income

The trained business mentors have started providing training to women members who are interested in business covering Kanchipuram, Thiruvallur, Chennai and Nagapattinum districts. So far, about 641 women were trained in SBM to choose the right type of businesses for generating sustainable income.



**“The emerging woman ... will be strong-minded, strong-hearted, strong-souled, and strong-bodied...strength and beauty must go together.”**

**Louisa May Alcott**

### Skill Development Training

DMI team has organized various skill trainings- Ware-house, Candle & Incense making, bangles & Flowers making, Tailoring, Embroidering & Aari work, Dry Fish Process & Livestock, Mushroom Cultivation, Papadam & Masala powder preparation, making of Basket & Door mats for 1027 women members in collaboration with ADM College, KVK, Mahalir Thittam and IOB bank.



### Economic Activities:

4725 women members are engaged in various small businesses- petty shops, tailoring unit, agriculture, textile sale, provision stores, manufacturing, etc.



**“There is no limit to what we, as women, can accomplish.”**

**Michelle Obama**

## Women Federations members to generate income through Tailoring

147 women members have received sewing machines from Rev. Fr. J.E. Arulraj, the founder of DMI on 5th Sep; from Sr.Lalitha, the Superior General of DMI and Sr.Seeli, the Provincial on 16th Sep and from Sr.Jeny Maila, Country Director, India on 17th Sep-2022 to generate a regular income for supporting their families.



## Credit Linkages

8748 members availed credit linkage from ICICI and other nationalist banks Rs. 38 crores to invest and expand business and support their family income.

## DMI Membership

4857 members newly enrolled in DMI Tamil Nadu women federation and 6704 members renewed their Annual subscription.

## Child Development

Over 11,000 children from 9 DMI program districts have become members of children parliaments. About 160 children were supported through Social Security Scheme (SSS) to continue their higher education. We have also facilitated 8 children to get admitted in St. Joseph's arts and science college for their higher education with concession.



“You must first teach a child he is loved. Only then is he ready to learn everything else.”

Amanda Morgan

## SPECIAL EVENTS, VISITS & MEDIA COVERAGE

### Women's Day Celebration

International women's day was observed by the DMI Women's Movement in a grand manner from 5th to 23rd March -2021 to signify the strength, the progress and the key achievements of DMI women's movement in all 12 districts covering Tamil Nadu, AP, and Bihar states in India. The theme: "Women in leadership" has been portrayed with the aim to fortify women's rights among women members in order to have self-esteemed and dignified life in families, communities and society. Over 8500 women group leaders and members from twelve districts have participated and promoted women's rights and leadership.



### Observing World Nature Conservation Day

On 21st July, DMI Chennai team observed the World Nature Conservation day to protect the nature. Over 200 tree saplings have been planted by the participants in the school and in the neighbourhood.

### Celebration of World Food Day

On 16th and 17th October we observed world food day to create awareness on the importance of food and benefits among the local community members at Kanchipuram, Kuppam, Thiruvallur and Dindugal.



■ உலக இயற்கை பாதுகாப்பு தினத்தையொட்டி, சென்னை வேளச்சேரியில் புனித அந்தோணியார் மேல்நிலை பள்ளியில் மரக்கன்றுகள் நடும் நிகழ்ச்சி நடைபெற்றது.

வேளச்சேரி

### புனித அந்தோணியார் பள்ளியில் மரக்கன்று நடும் விழா

சோழிங்கநல்லூர், ஜூலை 26-  
உலக இயற்கை பாதுகாப்பு தினத்தையொட்டி, சென்னை வேளச்சேரியில் புனித அந்தோணியார் மேல்நிலைப் பள்ளியில் டி.எம்.ஐ. தொண்டு நிறுவனம் மற்றும் புனித அந்தோணியார் பள்ளி சார்பில் மரக்கன்றுகள் நடும் நிகழ்ச்சி நடைபெற்றது. அருட்சகோதரி மரியஜோதி பள்ளியின் தலைமை ஆசிரியர் அஞ்சலா ஆகியோர் இயற்கை வளங்களை பாதுகாக்கும் வகையில் மரக்கன்றுகளை நடட்டனர். விழாவில், பள்ளி மாணவர்கள், டி.எம்.ஐ. மகளிர் சுய உதவி குழு உறுப்பினர்கள், ஆசிரியர்கள் நிழல் தரக்கூடிய மரக்கன்றுகளை பள்ளி மைதானத்தில் நட்டு வருங்கால குழந்தைகள் பயன்பெற வழி செய்தனர்.

## Celebration of Children's Day

November's month is a special month for all programs districts as they celebrate the children's day. DMI team from all districts celebrated the Children's Day with the theme- "Children are the Hope of Tomorrow". 3675 children have participated and raised voices for safe-guarding their rights through cultural programs.



## 16 Days of Activism to end GBV against Women

The 16 Days of Activism against Gender Based Violence is an annual campaign which began on 25 November, the International Day for the Elimination of Violence against Women. 2500 women members and sisters from all 10 districts observed this event to spread awareness to end Violence against women through Campaign





## SUCCESS STORIES



### Story of Mrs. Gowry

#### Moving from Difficult to Blissful Time Zone

Mrs. Gowry, 37 years, hailed from a poor family in Naganalloor. She has been residing with her husband and two children in Nanganalloor for the last 15 years. Her husband is a yoga master. After the marriage and post-COVID-19, she had a very tough time running her family with a minimum income.

Her husband lost his business due to high competition and the pandemic situation.

The situation worsened when their children started growing and addressing their various needs- education fees, food, clothing, etc.

In those difficult times, she was fortunate to come across and join one of the DMI's women's self-help groups. She learned and initiated tailoring trades as income generation to raise her family's income and pay school fees for her children to continue schooling. Besides, she has improved her catering skills.

She has also started a catering business and named her business "Balaji Catering Service" which supported her receiving cooking orders from various stakeholders through the support of SHG members. At present, she gets a profit of Rs. 2600 from her two businesses to run her family life with joy and happiness. She expresses her gratitude to DMI, SHG leaders, and group members for changing her pain to become a successful entrepreneur.



### Story of Mrs. Jamuna

#### From darkness to life

Mrs. Jamuna, a 48-year-old woman is living with her two children in Nazareth Pettei village in Poonamalle. She completed her B Com before her marriage in 2000. She experienced only pain and suffering after the death of her husband.

Life after the loss of her husband has become doomed to darkness for her. She lost her hope and self-confidence. She struggled a lot with her two children amid relatives. Despite, she learned the

type writing skills soon after her wedding which did not improve her difficult situation.

At this juncture, she joined DMI-Chitiram SHG in 2011, and regained self-confidence for the bright future of her children. She has learned the SHG concept and its key activities. she has taken a loan from her group to establish a typewriting institute at a smaller level initially. She has started educating the school-going children in Nazareth Pettai.

Over 40 students are learning typewriting skills from her regularly. This institute generates a regular income for her to educate her children and cover their needs. Now, she enjoys her life with her children and also doing her profession to educate school children in typewriting skills. She said, 'I am living peacefully with my family'.



## ANNUAL PLAN FOR 2023

- Support 5000 women to become successful Entrepreneurs through SBM and other trainings
  - Increase new memberships forming 250 SHGs
  - Motivate 20000 members to pay annual subscription in order to strengthen collective power
  - Increase the number of groups (1250) on Credit linkages through ICICI and other banks
  - Strengthen TN DMI Women Federation to address social issues
  - Facilitate women federations to coordinate the Small Business Management training for women
  - Facilitate women members to avail Govt. schemes
  - Create awareness on communicable and non-communicable diseases in all the districts
  - Enhance 5000 children's knowledge on good governance
  - Facilitate DMI team to observe the important days with women and children members
  - Support the disabled people to avail government schemes to improve their livelihood
  - Establish network with government to avail and implement **"Nan Mudhalvan"** scheme for the benefit of women and youths

## CONCLUSION

We take this opportunity to acknowledge and appreciate the value of your treasured support of Founder father, Superior general, provincials, DCOs, Sisters, staffs and key leaders. All these look up to the generous, committed and dedicated persons like you. We expect your helping hands forever in future so that we may give light and life to deprived people in their future. It is because you all who make us confident enough to proceed with new initiatives.

***Everything we do should be a result of our gratitude for what God has done for us"***

***Lauryn hill***



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