

FIELD OBSERVATION REPORT

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KANNUR DISTRICT

As per the part of field observation visit I visited/attended the following in Payam Panchayath, Iritty, Kannur Dt.

1. Two Microenterprises
2. One JLG
3. One Ashraya Beneficiary
4. One NHG meeting
5. A Ward Member and
6. A CDS Chairperson

2 Microenterprises

A) 'New Style' Ladies Tailoring Shop

- Location - Nr. GVHSS, Perinkari
- Ward No. - 1
- Started functioning on - 09/06/2014
- Total Members - 5 (Tailors – 3, for Sales Work – 2)
- Members' Name - Mrs. Valsamma Joseph, Mrs. Mariyakkutty, Mrs. Bushara, Mrs. Beena, Mrs. Sasikala Vazhayil (Members are from different NHGs)
- Loan availed - Rs.1.5 lakh (Subsidy-Rs.50,000/-; repaid the loan amount, Rs.1 lakh)
- Matching Grant availed - Rs.20,000/-
- Revolving Fund availed - RS. 22,000/-
- The unit does the stitching work of ladies' dress materials
- Also they buy, churidar materials, ladies' nightdress, dhoti, bath towel and other necessary clothing for a household, on wholesale amount basis and sell in their shop.
- They want to expand the facilities in the shop including building adequate shelves, buying a new cloth-cutting table etc. Hence they look forward to availing some more loan.

B) Chaithanya Bakery Unit

- Location - Velimanam(In a shed next to one of the unit members' house)
- Started functioning in - November 2013
- Total Members - 5
- Members' Name - Mrs. Radhamani, Mrs. Thankam, Mrs.Chellamma, Mrs. Rosamma, Mrs. Aeliyamma
- President of the unit - Mrs. Thanka
- Secretary of the unit - Mrs.Radhamani
- Loan availed - Rs. 2,00,000/- (Subsidy- Rs.50,000/- repaid the loan amount, Rs.1 lakh by December 2016)
- Matching Grant availed - Rs.30,000/-
- Snacks made at the unit - Kuzhalappam, Unniyappam, Avalosupodi, Avalosunda (as per order)
- Mode of sale - Direct sale from the unit and sell to bakery too.
- The members conduct meetings weekly and maintain all records.
- The walls of the shed remain unplastered the backside walls are not fully built. The unit members are hence planning to improve the infrastructure.

Joint Liability Group (JLG)

- Started functioning on - September 2016
- Name of the JLG Group - Ushass
- Ward No - 18
- Total Group Members - 4
- Members' Name - Mrs. SosammaRaju, Mrs. AmbilyRanjith, Mrs. BinduSabu, Mrs. Lilly Thomas
- Land acquired - 1 acre
- Initial Crop - Vegetables

- Current Crop - Up Land Paddy Cultivation
- 80 cents; Tapioca - 20 cents
- Problem faced by the group - Invading of worms in the paddy field
- Management Measures being used - Fertilizers as per the instructions from Krishi Officer
- Manures Used - Cow dung and other fertilizers as per the directions from 'Krishi Officer'.
- Loan availed till now - Nil(The members plan to submit a request for loan soon)
- Total expense to the group till now - Around Rs.8,000/- (for land preparation and for the fertilizers to destruct the worms)
- The group is so happy that they got an opportunity to work together and earn income.

Ashraya Beneficiary

- Name - AnnammaKulathinkal
- Age - 81 years (had been doing manual labor till the age of 75)
- Ward No. - 18
- Enrolled in the Ashraya Project - last month
- Family Details - 1)Husband (died 4 years ago)
2) 3 sons (of which 2 sons died around 20 years ago and the 3rd son died 9 years ago. Also, her only daughter in law is remarried and the only grandson lives with the daughter in law. Her ex-daughter in law and grandson visits her often)
- According to the respondent, as the land she lives on is registered in her grandsons' name she's not entitled to any benefits provided by the Panchayath.

- She lives alone in the house and has no means of livelihood except the old-age pension.Hence shelives on the help furnished by neighbors and charity funds.
- There is no bathroom and the sanitary latrine is unusable as it lacks a door and proper roof.

NHG Meeting

Attended an NHG meeting of Scheduled Tribes (ST) in the 2ndward alongwith the CDS chairperson Mrs. UshaMadhu.

- NHG name - SreeMuthappan
- Location - Nirangamchitta Colony
- Started functioning on - 31/03/2017
- President - Mrs.RaginiAppu
- Secretary - Sudha V.K
- No.of NHG members - 13
- Weekly thrift - Rs.20/-
- The CDS Chairperson introduced me to the group and I gave them an introduction about the necessity of their active participation in the successful implementation of Balasabha to be formed under their NHG. Also, gave a brief narration of the programme, 'JalaSubhiksham Campaign'conducted by the Kannur District Panchayath in collaboration with different Govt. Depts on 3/8/2017.
- It has only been 4 months since the NHG formation. There are only 8 ST families in the ward and hence 2 members from most of the families have been given membership to the NHG in order to fulfill the quorum.
- Every member actively participates in the NHG meeting. As per the observation of the Chairperson, Mrs. Usha, the group members have improved their communication skills and are now eager to come for the weekly meeting. They actively discuss their issues in

the meeting and try to find out solutions with the help of respective authorities of Kudumbashree and Panchayath.

Ward Member

Met the member of 13th (Madathil) ward

- Name of the ward member - Mrs. Maneesha
- Total No. of NHGs in the ward - 12
- Total No. of Balasabha in the ward - 4
- Total No. of Ashraya Beneficiary - 1

She told me that the Balasabha activities are to be strengthened in the ward.

CDS Chairperson

- Name - Mrs. Usha Madhu
- The Chairperson gave me an overview of the initiatives carried out in the Panchayath.

Important initiatives in the Panchayath under Kudumbashree are;

- Total no. of wards - 18
- Total no. of NHGs - 230
(including all special NHGs)
- Total no. of Balasabha - 47
- Total no. of Ashraya Beneficiary - 9 - first stage and 28 - second stage
- Total no. of Regd. Individual microenterprises - Nil
- Total no. of Regd. Group Enterprises - 5
(Tailoring units - 2, Bakery units - 2, Nutrimix unit - 1)
- Total no. of JLGs - 84
- Total no. of Upland paddy cultivation - in 238 Acres
- Older peoples' NHG - 1
- Total SC/ST NHGs - 6

Suggestions

- It would be better if the District Level meetings of JLG groups are conducted at regular intervals and could provide the members with classes on management methods of different crops and a platform to discuss the issues faced by different groups in farming. Further, improving the intergroup communication would help each group seek and provide the necessary help among themselves.
- It would be helpful for the Ashraya Beneficiaries if they are provided with the basic facilities and amenities for a decent living (food, medication, house etc. and other infrastructure such as bathroom, latrine etc) if they lack it.