

FIELD VISIT REPORT

Submitted by

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Thrissur District

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As per the direction from Kudumbashree state mission, I visited a ward councilor, CDS office, NHG meeting, microenterprises, JLG group, & Ashraya beneficiary which helps me to familiarize the Kudumbashree activities and schemes. The report prepared with this regard is submitted below

VISIT TO CDS:

Name of CDS & District	: Kodungallur 1 (Thrissur Dist)
Name of CDS chairperson	: Valsala Unnikrishnan
Number of CDS members	: 22
Number of NHG's	: 355
Number of Santhwanam Units	: 1unit (3 members)
Number of Asraya Beneficiaries	: 148 (Included in First level of project. Resurvey is completed) & 34 (these members included in the second level)
No.of ME units	: 50
No: of NHG's got Revolving Fund	: 325
No: of ADS got Revolving Fund	: 22

CDS chairperson and members are very co operative. Here the CDS works in close liaison with the Local self government to implement the programs successfully. It plays a major role in social, economic, cultural, and intellectual development of NHG's through functioning as community monitoring agency. CDS encourage the NHG members and support them to find out the opportunities for the economic and social empowerment. In my visit I understand that the CDS does not have a clear cut idea about the number of ME units / Ashraya / Santhwanam. To overcome such a situation we need to utilize ways and means of our MIS system. As a suggestion we need a combined and co ordinated effort is required for enabling the CDS to extend their activities to newer heights.

VISIT TO NHG GROUP:

I visited SNEHITHA NHG group functioned in ward no: 38 of Kodungallur CDS. Group president is Radhika Unnikrishnan and the secretary is Bindu B Vikraman. Thirteen members are there in the group and all of them are actively participated in the meeting. The group meeting conducted regularly once in a week. Thirty (30/-) rupees collected as thrift amount in every meeting and Ten (10/-) rupees as monthly thrift which is collected on the first meeting of every month. The members deposited their thrift amount with the unit secretary and entered the amount in passbook .The group issue loans from their savings to the members as per their requirement. Also the group maintain their records & book of accounts very properly.

Observations:

- All members repay their loan installments properly. So there is no issues related with the thrift loan
- There is no bank linkage in this group.
- All group members are actively participated in the meeting by conducting discussions about current events
- Most of the members are educated and keep disciplines throughout the meeting
- Some of the members are employed, so the group is not ready to do anything as self employment.
- The group has good relationship with the concerned authorities like CDS & ADS.
- Some extra activities like news paper reading are there at the time of meeting. (Vegetable cultivation is another activity of the members. The cultivated vegetables shared by the group members only. There are no open market operations.)

VISIT TO WARD COUNCILOR:

I visited councilor of ward no: 36 of Kodungallur CDS. During the time of discussion I understand that she had good knowledge about Kudumbashree and its schemes. But there is no active Microenterprise in her knowledge. She expresses her intention to do something in her ward. If we are providing a hand holding support to the respective councilor, that will help us to extend our activities to the needy people.

VISIT TO JLG:

The name of JLG is "NANMA" functioned in ward no: 17 of Kodungallur CDS. Group president is Lathika & the secretary is Ratnamani. The group started in the year 2015-16 and totally 5 members are in the group. The group have cultivation in 50 cents which is own land. The cultivated crops are Sesame seed, Tapioca and Peanuts. They were sold out their yield through the local market.

VISIT TO ASHRAYA BENEFICIARY:

Name of Beneficiary: Sheela Kesavan

Kaithavalappil (H)

Ward No: 17, Kodungallur

We can consider this beneficiary as poorest of the poor. The family includes 6 members and four of them are mentally retarded and economically very weak. They had several problems like lack of food, shelter and health problems. In the year 2009-10 this family included in Ashraya project and supported by providing a shelter and food.

VISIT TO MICROENTERPRISES:

1. *Souparnika Mini Food Stall*

Name of Unit : Souparnika

Ward No : 4

No of Member : 10

Name of President: Jagadeeshwari

Name of Secretary: Sunitha

Started In : March 2000

Training Status : All were trained. But they were not remembering the name of institution.

Legal Status : The unit having the license from the Municipality.

Financial

- ❖ Rs.250000/- As bank Loan
- ❖ Rs.25000/- As Revolving Fund
- ❖ Monthly profit – Rs.45000/ Month

Products

- ❖ Kanji, Tea & Snacks

The unit is working in a good manner and they were sell 30 – 40 plates of Kanji in a day. The tea and snacks were supplied to the offices. The platform of the canteen is not good and they were needs to change the platform periodically. The structure of the building is a temporary one. During my visit I had understand that they were not participated in any performance improvement programs (PIP). According to my point of view this unit requires financial assistance for the infrastructure development and training support is required for product / activity diversification, hygienic practices and also to maintain books records for a better growth to the next level.

2. *Santhwanam Unit:*

Ward No : 5
Number of members : 5
Name of President : Resmi
Name of Secretary : Nitha
Started year : 2015
Training Status : Trained by HAAP

Financial:

- ❖ Rs 250000/- as bank loan
- ❖ No other financial support is availed
- ❖ No default in loan repayment

Services :

- ❖ Blood Pressure, Cholesterol & Sugar checking
- ❖ The charges for the services of Rs 100/ (BP +Cholesterol+ Sugar)

The groups members are provide the services through house to house visits and fairs & festivals. The group member are informed me that they were getting a good income during the period of festival seasons. These member are participating the local fairs and festivals for the marketing of their services. During the discussion time they were informed me that they need more support from the concerned authorities for extending and enhancing their activities.

In my point of view these members are the care givers to the society. If we are providing a customized support in the sense of financial and marketing, that will enables them to earn a reasonable and regular income for their families.

Suggestions for Santhwanam:

- Financial support is required for the up gradation of machines
- Training for performance improvement
- Marketing support is required for creating occasions / space to sell their services through Kudumbashree/other agencies organized fairs and festivals.

Apart from the above mentioned in all our activities are facing a lack visibility in front of public / prospective customers. We had a good platform for selling our products and services. We need standardized products (Packing / Pricing/ Quality) / services and an information passing systems (Just like a web ads of online selling sites) is needed through our own media or through the social Medias like whatsapp / face book. This will enables us to market our products and services in an economical manner.

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