

**FIELD VISIT REPORT ON KUDUMBASHREE ORGANIZATIONAL SYSTEMS**

To,

**STATE MISSION,  
KUDUMBASHREE,  
THIRUVANANTHAPURAM.**

SUBMITTED BY:

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## **Introduction**

I was very excited to visit the community as part of my job as DPM. It's my first experience to work associated with a community development program. I visited the LSG's Kuttampuzha and Vadakkekara under Kudumbashree Ernakulam District Mission. On 02-08-2017 I went to Pinavurkudi (Kuttampuzha Panchayath) ,on 04-08-2017 I visited Vadakkekara Panchayath and on 06-08-2017 I attended NHG meeting at Madaplathuruth (Vadakkekara Panchayath).

### **1. KUTTAMPUZHA PANCHAYATH**

I got an opportunity to visit Kuttampuzha Panchayath on 02-08-2017, I had never been to Kuttampuzha before. There I met the Tribal Co-ordinator and two animators. I visited the Pinavoorkudy of Kuttampuzha Panchayath. There I went to see two JLG's named as Jyothi and Muth. Pinavoorkudi area is one of the most developed Tribal Area in Ernakulam District. Road access is everywhere in Pinavoorkudy area and electricity is almost all there and Basic Schooling facility is also there. These are the most important things for development in that area. The total number of NHG in Pinavoorkudi area is 26 (ST-24, GENERAL-2), JLG-14, BALASABHA- 2 (ST), AASRAYA-163.

#### JLG visited

Name: JYOTHI (ward 12 of Kuttampuzha Panchayath), Area- Pinavoorkudi.

There are 11 members in their NHG, out of that 5 members are included in JLG. They started the group in the year of 2016. The area of their cultivation is about 80 cents. At the time of my visit they are cultivating banana, sweet potatoes, brinjal, ginger, turmeric, Chinese potatoes (Koorkka) etc. Besides that they have 10 cents of land, one of the member in that JLG told me that they are going to start Paddy cultivation in that area when finance available. All the cultivations are doing themselves with the help of their family members. The JLG member told me that they didn't appoint any other labours to do their works because of their financial problems. This JLG received their incentives and not enjoying any other financial assistance from Kudumbashree because it's a newly formed group. Mostly the extra yields are selling through local markets. Now the JLG member told me that the Cultivation I witnessed are looking forward for Kudumbashree Onam market. The JLG member told me that they didn't avail any financial loan, they are sharing the expenses and profits each other.

They shared the major difficulty they are facing is with the wild animals, the wild pig and sometimes elephants comes to their field and eating the yields.

One of the animators assisted me shared that she is living in Pooyamkutty Area (Tribal Settlement) the kind of developments in Pinavoorkudi area is never can be seen in her locality because of the lack of easy road access ,electricity and living shelters.

## 2. VADAKKEKKARA PANCHAYATH

Vadakkekkara Panchayath situates in Paravur Taluk of Ernakulam District, it's a Costal Area. Total population of this Panchayath is 32,781. Total wards are 20, total families are 7500 (SC-485, ST-26).

On 04-08-2017 I went to LSG office in Vadakkekkara Panchayath and met CDS Chairperson, accountant and an ADS Chairperson. They provided the details as below;

### CDS

Name: VADAKKEKKARA Registered on 2003, name of Chairperson Mrs.Sindhu Manoj.

Number of ADS - 20 (Members- 140)

Total NHG – 351 (Families: 4742), (SC- 2, ST- 1), (Coastal NHG – 38), (Linked NHG – 340)

Special NHG - 1 (Paraplegia)

Elderly NHG - 3

Balasabha - 19

Total Thrift - Rs. 27090670/-

Total internal lending - Rs.175448750/-

Total linkage loans - Rs. 39855000/-

Number of JLG – 67 (Members – 336) (Bank Linked – 15)

Total Area of Cultivation - 5680 cents

Cultivation Crops – Banana, Tapioca, Ladies Finger, Tomatoes, Brinjal, Paddy, Spinach etc.

Major Programs Conducting by CDS:

- They provide rehabilitation through Kudumbashree's AASRAYA Project. Through this project they providing nutritious food kits, ration, and medicines by CHC.
- Provides linkage loans upto Rs.300000/- for graded NHG's on subsidy basis.
- Provides rental of Agriculture equipments through Farmers Help Centre. Also provides bank loans for JLG on subsidy basis upto Rs.100000/-.
- Providing assistance and helps for ME UNITS. And also provides helps to market their products.
- Going to start a market in every month as part of monthly marketing plan.
- Provides Skill Development Training Programs for qualified youths.
- Conducts meeting related to JLG's.
- Started Onam market.

Observations:

No SWAPNAKODU PROJECT in Vadakkekkara Panchayath,  
No SNEHANIDHI PROJECT,  
No BUDS,  
No BRC.

### JLG Visited in Vadakkekara

Name : ANNAPOORANNA (ward 11) Area Chakkumarassery.

There are 5 members in this JLG, started in the years of 2011, they have 1 acre of land on lease. The JLG member told me that they are cultivating Pokkali Paddy and Tapioca seasonally. The Pokkali seeds are getting from Krishi Bhavan free of cost. They availed a loan from Co-operative Bank for the Initial Expenses. The member told me that fortunately they didn't face any loss in the beginning but some loss happened in the last yield (Tapioca) because of heavy rain. There is no cultivation in the land at present, they are going to cultivate after the rainy season.

#### Observations:

The almost of the JLG facing the difficulties that they didn't owned their own land so the property is on lease. They are facing water scarcity in summer season, Salinity in the land, lack of drainages.

### NHG Visited in Vadakkekara

Total NHG – 351 (Families: 4742), (SC- 2, ST- 1), (Coastal NHG – 38), (Linked NHG – 340)

SWARATHRAYA Unit in Ward – 9 of Vadakkekara Panchayath : The unit was registered in the year of 2014. Name of President: Mrs. Valsa Suresh, Secretary: Mrs. Sindhu Suresh. Volunteers: Mrs. Rejani (Health, Education), Mrs. Baby Gopan (Income Generator), Mrs. Aanandam Sivan. This unit was started with 16 members and now they are having 20 members in total. They maintain Savings Account with Service Co-operative Bank.

All the members shared Rs.50each for the primary expenses. Running a weekly saving scheme sharing Rs.20/- per members. They are held meeting at 5pm on every Sunday.

I attended NHG meeting on 06-08-2017 at 5pm. The meeting started with Prayer, president delivered a welcome speech after that secretary addressed and with speech and a report, all the members welcomes the same report. They don't have any JLG and ME Unit.

Total Thrift: Rs.48000/-

Total number of Loans : 12.

Loan amount enhanced from Rs.3000 to Rs.5000.

### ME Units in Vadakkekara.

Number of ME Units – 162

Animal Husbandry – (Ksheera Sagaram-3) (Poth Gramam-12)

The main MEUnits in Vadakkekara are Tailoring Units, Catering Units, Dry Fish Processing Units, Provisinal Stores, Soap & Detergent Units, Rice Flour Units, Bakery Food Units etc.

I visited two ME units situates in 11<sup>th</sup> ward of Vadakkekara Panchayath. One is Dhanasree Canteen another is Kalyani Tailoring Unit.

Dhanasree Canteen: started in the year of 2002 situated Vadakkekara Panchayath building premise. The canteen started with 5 members and at present they are having 4 members only. They availed Rs.45000 loan for the initial expenses and they closed the loan after that. Besides they received a financial help of Rs.35000/- from Kudumbashree. They are maintaining the business without any loss. Now the member running the business with the income. They are saving the daily profits with a Chit Company (Rs.200 weekly). The members didn't say any complaint to me.

Kalyani Tailoring Unit: Started in the year of 2013 with 5 members, the initial capital of Rs.200000 was provided by the Panchayath Plan. They have 5 numbers of stitching machines and 1 interlocking machine. 4 members are tailors and 1 member is doing cloth cutting works. The tailoring unit is situated upstairs portion in one of the members house. They received Rs.3000 only as revolving fund. They are running the business with loan subsidy amount saved in Catholic Syrian Bank. They are doing Tailoring and dress materials sales under the unit. They are facing the fund shortage that they provides dress materials sales by installments from customers. This unit is one of the active ME Units in this area. Besides the tailoring units the makes and sells seasonal and traditional food products like *Uluva unda*, *Unniyappam*, *Achappam*, *Sar bath* , *Pickles etc.* in every year. They are very happy to be associated with Kudumbashree. And they also seek some more assistance and help from Kudumbashree.

## AASRAYA

The Aasraya project was started in the year of 2006. The number of Aasraya families in the first phase was 48. The total project cost was Rs.8210400. Total expenditure Rs.1144000. Second phase period 2013-2016. The number of Aasraya families in the second phase 148. Total project cost for second phase Rs.21031760. The project is yet not over.

### Aasraya Member home visited:

Member name – Prasanna, Ward – 10, Locality – Mekkamthuruth.

Prasanna is a widow housewife aged 55 years old. This family was included to this project in the year of 2014. This family is a very poor family who is hard to find their livelihood. She has a daughter, she is also living with the Aasraya Member. They are living in a very pathetic home without total sanitation. The main problems they are facing poverty, starvation, diseases, old house, drinking water and toilet.

After included as a member in Aasraya they are getting free ration, nutritious food kits, medicine and treatment from CHC Moothakunnam, donations from well wishers.

## **Conclusion**

All these are a good and interesting experience for me. I have never been experience to visit an Aasraya Member home and CDS office, NHG, JLG. I am learning through the study and visits. And I am so happy that government provides such a worthy assistances for the needy people and to meet and interact with different class of people and to be a part of this mission.