

A Study Report Based on Field Experience

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NHG

Bhagya Lakshmi NHG, Mararikulam South

The Bhagya Lakshmi NHG has 16 members which will meet regularly every week. The weekly meeting will start with the attendance of the members. After that, Agenda for the meeting will be explained by the secretary. Then the meeting will start with a prayer. The time for the meeting has already decided and which will be fixed for every week. The minutes of the meeting will note down by one of the member who has given the charge to do so. This meeting will happen in one of the member's residence. The person who host the meeting invites all others to the meeting. The meeting will schedule in all members residence in rotation wise. Then the person in charge will explain about the important matters that should have given importance on that meeting.

Then a healthy discussion between the members will occur related with each and every matters related with NHG functioning. During this discussion every points which has been mentioned by the members has to be noted. Then the thrift and loan amount has been collected. The secretary will explain about the accounts of last week. Then the group will finalize the discussion and mention about the decisions made and that will be noted down in the minutes. As the final section the vote of thanks will be expressed by the person where the next meeting is scheduled. The meeting will normally have a duration of two hours which may vary according to the discussion and other activities as well.

CDS – Kandallor

General information

Name of Grama panchayat	Kandallor
Village	Kandallor
Thaluk	Karthikapally
District	Alappuzha
No. of House	5,733
Total Population	20,293
Males	9,429
Females	10,864
Total NHGs	243
Special NHGs	12
NHG for SC	4
NHG for ST	1
Total AGS	15
No. of ME Units	82
Block	Muthukulam
Balasabha	45
Wards	15

Kandallor CDS has started functioning in 2001 with 124 NHGs. Now it has grown to a total of 243 and out of that 12 are special NHGs. These NHGs are under 15 ADS. Kandallor CDS has been selected as best CDS continuously for the last 3 times.

Micro Finance

Thrift and credit programme including internal lending and account keeping, grading, bank linkage is functioning smoothly. A total of Rs 2 lakhs has been saved as thrift in NHGs. The internal lending facility is also active and a total of 12 lakhs has been utilized as internal loan by all NHGs

Bank linkage has been done for 195 NHGs. A total of 17 crores has been utilized as linkage loan. Thorough monitoring has been going on every month with the bank authorities regarding the repayment of the loans.

Matching Grant has been provided to 102 NHGs which establish bank linkage by qualifying in the grading system.

Auditing has been completed for all NHGs, ADS and CDS by KAASS. The affiliation for all NHGs has also renewed.

Snehanidhi has been provided to 11 persons with Rs 5,000 each.

Disha has celebrated by all NHGs on environment day (5th June). Every NHGs has planted two trees. As part of this program, trees has been also planted in PHC.

Corpus Fund (Rs 10,000) has given to special NHGs.

Revolving Fund (Rs 75,000) has given to 5 NHGs.

Community Investment fund of 5 lakhs received to the CDS.

Financial Literacy Campaign has done in the CDS.

Bank managers training has also done in kandallor.

Repayment Monitoring Committee has been selected and is working properly. This committee is thoroughly monitoring about the repayment of loans.

Insurance has been provided to the NHG members and 950 members has newly joined. A total of 4 death claims has completed.

MIS for 195 NHGs has completed.

Micro Enterprise

A total of 82 ME units has been functioning under kandallor CDS. Some of the established ME units are Annapoorna Catering unit, Avitam Stitching Unit etc. Annapoorna Catering unit and Avitam Stitching Unit has participated in kudumbashree Reality Show. Out of these 82 units, RME has more units and Yuvasree has comparatively less number of units. Agathy Ashraya program has been functioning perfectly. Plastic recycling unit is functioning in the block and full assistance and support for this activity is providing by the CDS. Coir units and tailoring units are performing well in this CDS. Ward wise ME units has going to start as soon as possible. Monthly markets has been doing well in all wards and is severely monitored by CDS.

Social Development

Agathy ashraya's first and second phase has completed in kandallor.

Balasabha is functioning very actively. 45 balasabhas are there in this CDS. Yearly campaign for Balasabha members has done. The block level RP selection is also completed.

Women Empowerment

Gender self-learning is actively functioning.

Gender corner is also doing well.

Nirbhaya campaign has done in the CDS. Child Nirbhaya has also done.

Agriculture and Animal Husbandry

JLG – Six Master Farmers has been selected and well trained. 138 JLGs are working in this CDS and almost 1 crore has been provided as loan to these JLG groups. 4 lakhs of incentives has given to JLG and promotion incentive has also received for progressing. 105 hector land cultivation has done by Kudumbashree and NREGS which has helped to find out a sales income of Rs 20.000. Ward wise vegetable markets has also got enough acceptance in the community.

JEVA – JLG evaluation procedures is progressing.

Bio pharmacy – a group has developed for the purpose of starting a bio pharmacy in this CDS.

Polivu – In all NHG, Polivu farming project has done. Every NHG is cultivating different crops which helped them to find their living. For the last 3 months, every NHG is getting Rs 3,000 to Rs 4,000 on an average from sales after taking vegetables for the household usage. As part of this program 3600 grow bags has been distributed in association with NREGS. Balasabha members is also taking part in this project to accomplish the aim.

ME Units

Triveni Coconut Products

Five females from perumbalam has started this ME unit in 2014. The different products they are producing are Theeyal Mix, kuruma Mix, Virgin coconut Oil, Coconut Chocolate, White Laddu, Kakkan Laddu etc. The customers they have are different schools and Government offices. They are also taking part in Kudumbashree Trade fairs.

Problems faced

- They didn't get proper training to prepare the products.
- Product diversification is very poor.
- The packing is also poor.

Suggestions

- Proper training that should be given to the workers.
- Financial assistance should be provided to the unit at right time.

Anna Stitching centre

Five females from kumarapuram panchayat has started this ME unit in 2014. They have started this unit under Yuvasree program. They are purchasing cloths and stitch them and sell to local shops. Also they are getting stitching work from local people as well. Total

cost of this project was 3 lakhs and a subsidy of Rs. 50,000 has been provided. They have attended the GOT and EDP training programs conducted by Kudumbashree.

Problems Faced

- They are getting works from their locality only.
- Lack of advanced machinery

Suggestions

- Provide financial assistance for purchasing new machinery
- Expanding business by taking more members and facilities

JLG

Avani Organic Solution

Seven females from arikutte panchayat has started this ME in 2012 with an initial investment of Rs. 5,000 which they got through farmers club. Farmers club has given them training for preparation of these organic solution. Farmers in their locality is the main customers. They are also providing their products through farmers club trade centre. They also make sure that they are participating in monthly markets and onam markets conducting by Kudumbashree.

Their main product is organic solution which is used for farming purposes. They are also planning to expand their business by making earthworm compost.

Problems Faced

- They don't have proper packing.
- They don't have attended any of the skilled training sections of Kudumbashree.
- They are poor in maintaining proper accounts.

Suggestions

- By providing proper training they will be efficient in making their products.
- Financial assistance and proper guidance to be provided.