

REPORT FOR VISITING NEIGHBOUR HOOD GROUP, CDS, MICRO FINANCE  
INVESTING UNIT, JLG, ASRAYA BENEFICIARY PEOPLE

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NEIGHBOUR HOOD GROUP (NHG)

The NHG that i was visited is ORUMA Ayalkootam on 3/8/2017 Thursday at 5:00PM , the NHG is in municipal office ward at Aluva Municipality, the meeting was conducted at Leela-cherians house she was a good active member at Oruma Ayalkoottam (NHG) .The meeting was started at right time .The meeting was started with prayers chair was the group president Named Siji , president invited secretary for welcome speech. after the welcome speech the secretary explained day to day activities about ayalkootam and gave the financial statement of that week before the NHG members, there were 11 members they were full present it shows the active participation at the members .The NHG meeting mainly focused on the topic of annul meet of Aluva Municipality community development society (cds) there were several dialogues related to the topics and they concluded that all NHG members should participate in the annual meet

The NHG contain balance net amount at around 30,000 on their account ,and they also have JLG unit hat working properly and they get financial benefit from the JLG group, they plant several vegetables on the roof top of their houses .

The NHG got all the available facilities given through by the government schemes, they were well satisfied with that. The meeting was end at time before 6.15 PM the thanks was given by a ayalkoottam member

MICRO FINANCE INVESTING UNIT

I was visited paper bag unit named as EVERGREEN and it was situated at ward -24, Aluva municipality. The paper bag unit contain five active members they were from the same NHG, the carry bag making can be made as a machine project or handmade one. They were lend a loan about 2,50,000 from union bank Aluva for the nice running of the project, they got 1,00,000/- as a subsidy amount. the unit member also gave training for the new comers for interested in carry bag making

They bought machine, stitching machine , tables,chair,scissors etc and all the accessories from the bank loan. by this unit they can make 400 carry bag per day. by he time it plastic bags they were reduced the production by half. Now they are taking order and make the carry bag for them. if plastic bag are fully banned in Kerala this will be lots of paper bag unit by Kudumbashree members. By this process they can earn so much money in good manner it will good example for women empowerment

Other one of the microfinance I was visited a auto rickshaw, register number is kL-07 E 6431.The auto rickshaw registered owner name is Shaji is the husband of our cds member dhanu shaji.they life going very well after taking the auto rickshaw because they earned 350-500 Rs after all the expense of running the vehicle. Shaji drive the vehicle and keep very well They were lend a loan about 2,50,000 from central bank for booking the vehicle, they got 1,00,000/- as a subsidy amount. They were happy about life going smoothly after running the vehicle.

#### JOINT LIABILITY GROUP(JLG)

Joint Liability Group is a group of 4-10 people of same village/locality of homogenous nature and of same Socio Economic Background who mutually come together to form a group for the purpose of availing loan from a bank without any collateral.The JLG unit that I was visited is on ward -24 and situated near to thottakattukara ward ,the JLG group was formed out of muthappan NHG, and the JLG group contain five highly active and interested members . they plant beans, snake gourd, tapioca, chili,okra to the vegetable marketing and bunchy flower for the marketing of flower, they cleaned premises around 26 cent to have good field for the cultivation of vegetables and flowers, they invested about 10,500/-for the cultivation, the cultivation was well protected by the JLG group by apply ayurvedic pepticides on the field. The cultivation of the vegetables is for Onam market

#### ASRAYA BENEFICIARY PEOPLE

Asraya beneficiary that I was visited were Omana and Kalayani (mother and daughter) residing at ward-24,thottakattukara .The asraya beneficiary was in very poor condition. the Omana was very old she was about 80+ and the daughter kalyani having so many illness, and they two were live in a small old house. The Aluva cds committee providing them nutritious food supplements like sugar, oil, whole green gram, uraddal , etc. The food suppliments was given to the family through NHG members and they were very actively doing the all job related it. There have no problem currently with us. I have realized the value given by the family for government scheme.