

INTRODUCTION

Name: Manjeesh V M

Designation: DPM-ME

Place: Ernakulam

I am manjeesh.v.m working as DPM at Ernakulam Kudumbashree mission. I was very excited on visiting different fields in Kudumbashree. Through this visiting I got a chance to learn directly. I visited those places which listed below,

- Kunnathunadu CDS under vadavukode Block
- NHG group named Drishya in vellagallur CDS
- Two micro enterprises

Mariya activity group under Muvatupuzha Block

Surya Taming unit at kizhakkambalam under Vazhakulam Block

- One of the asrayarecipient
- One of the JLG unit named nadhanam under vellagallur CDS

CDS

Kunnathunadu CDS under vadakode block was registered on 2003. They having 194 NHG group along with 3880 families. They were clustering two times in month or more than two times when an immediate situation occurs.

Kunnathunadu CDS having

- 42 Micro enterprises units.
 - 30 are individual units
 - 12 are group units.
- 20 Balasabha,
- 34 buds school
- 174 asraya unit families.

Total thrift : 64236550

Internal lending : 2635400

NHG

I visited Dhrishya NHG group under vellangallur CDS under vellangallurblock. There were 19 members are there. They conduct to meet once in a week. On that day they were started with a prayer song and deposited their amount and discussed about Onam market.

Along with the 19 members 4 members are active in JLG group names Nandhanam

All the 19 members took loan from the group

The loan amount enhanced from 5000 to 12000

Microenterprises

Mariya activity group

Place :perumbalur

Members : 5 people

Initial capital : 7 lakh

Started year : 2015

Mariya activity group was group flour mill unit which is stated at 2015 they are going well they were purchasing the raw materials from Muvattupuzha at whole price, then after they packing it after made its powdered. They were deals with different products like

- Rice
- Wheat
- Chilly
- Turmeric
- Coriander

They were got the subsidy and revolving fund worth 30000.there having 2 powdering machine, onemotor (2HP) and roster (25kg).

They were mainly selling it through their own outlet which situated outside the unit and rest of them supplying to the local shops.

Suggestion

If they were concentrating on the quality on the packets it can be also suppl to the major supermarkets so it can improve the sales and maximize the profit.

Surya tamarind unit

Place :Kizakkambalam

Members :3 members

Initial capital : 1 lakh

Started year : 2000

Surya tamarind unit which started at 2000 as a group firm. They were mainly collecting the raw materials from houses near to them. They stated the unit at an investment of 1 lakh. There having a dryer and a ceiling machine. They were supplying their products to canteens like kitex and saras, rest of them they will supply to the local market.

Suggestion

They getting bulk orders but their supply is limited because limitation is the capacity on the plant, but they are not interested to develop more if they are willing it they will get more and more orders.

JLG

JLG name : Nandhanam group

Registered year : 2015

Total members : 4 members

Bank loan : 1.5 lakh at an interest rate of 4% (subsidy)

Area : 1.5 acre

They took 1.5 lakh loans from the cananra bank at the rate of 4% and they are dealing with the crops

- Tapioca
- Chilly
- Ladies finger
- Yarm
- Tomato
- Banana
- Spinach

These group using the bio fertilizers to produce. They are planning to sell that product in the local market at the time of onam festival.

Suggestions

They having a great idea about the cultivation if the number of group members were increased they can cultivate more products so they were told me that next time they are going to produce more with a large members.

Asraya

Name :sainabha p a

Age : 69

Marital status : single

Ward : 9

Ashrayakit : 200/-

Block :vadavukode

CDS :Kunnathunadu

Sainabha P A is an single old women living alone without any aid, she had one single brother living near to her house but they didn't consider her. She living her own house but it's condition was so poor.

Suggestion

In her house a well is there but no motor was there if she needs water she has to fetch in her own effort. If we place a motor over there we can reduce that problem,