

FIELD VISIT REPORT

Submitted by

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KOORACHUNDU GRAMA PANCHAYATH

The Panchayath which I visited is **Koorachundu Grama Panchayath**. Koorachundu is one among the largest village in Kozhikode district in Kerala. It comes under Balussery Block. Kudumbasree plays an active role in the functioning of the Koorachundu panchayath.

Community Development society (CDS) visit

The Chairperson of CDS is Smt. Biji Sebastian. Major activities of CDS include the following.

- Formation and affiliation of NHG'S
- Effective implementation of agathy and ashraha programes.
- Fund utilization
- Coordinating the activities of balasabha.
- Implementation agency for various government schemes
- Life survey
- Participate in sthree suraksha padhtahi
- Organizing Onam,vishu,christmas markets
- Carrying various activities through sponsorships such as to provide vegetable plantlets to NHG's, organizing medical camps.etc
- Providing loans from backward development corporation's loan to various NHG's.

I also met Panchayath President Mrs. Vincy Thomas, who is an active member and involves in all the meetings and initiatives of Kudumbashree CDS. The day I visited Koorchundu CDS, they had a common meeting with the ward members regarding the Zero waste initiative, Kozhikode. Smt. Biji, the chairperson of Koorachundu CDS held the meeting.

NHG VISIT

CDS : Koorachund

Date of Visit : 06/08/2017

Name of NHG – Sangamam

Members – 11

Name of Secretary – Mrs. Pankajam

Time – 3 PM to 5:30 PM on all Sundays

Sangamam NHG was started in October 18, 1999. They considers Sunday as Dry day and members of the group clean a common area of the NHG. The common discussions included health issue, money related issues of the NHG members and also the meetings conducted by

CDS Chairperson. During the meeting, the various issues such as improvement plans for their activities, current issues ,presenting their weekly reports, checking the fund availability etc. was discussed. The minimum investment by a member is Rs. 20/- so that all the members can afford it. At the time of starting, the NHG was held on Thursdays but after Thozhilurappu Padathi, it is being held on Sundays. Maximum members attend the weekly meeting. According to my observation, they strongly believe that unity is the supreme strength. Loans were provided. Backward development loan and linkage loan facility has been made available. The NHG Sangamam celebrates its Anniversary as a grand function. They celebrate all other including national festivals in a small maner. Each member of the NHG is satisfied and happy to be a part of Kudumbashree.

Report on 2 Micro Enterprise units visited

1) Sachus Collections

Block : Balussery

CDS : Koorachund

Date of Visit : 03/08/2017

Sachus Collection is a small textile shop for ladies and kids registered and started in 2014. Five persons (Vinitha Binu, Chandrika Anil, Seenath Majeed, Sherif, Afsath) jointly started the enterprise. The enterprise has collections for ladies and kids which are bought mainly from Calicut Town and Bangalore. Total fund invested to start the business was Rs. 5 Lakhs. In this Rs. 2.5 lakhs has been obtained as loan from Kudumbashree. The rest Rs. 2.5 lakhs was their own fund. It is a profitable business. Now the shop is in a rented building. Since the business being profitable, they did like to find a little more big space for business. They are repaying the loan on every first week of the month. According to my observation though the shop is small, it is profitable and they are happy with their earnings.

2) Sevana Oil Mill

Block : Balussery

CDS : Unnikulam

Date of Visit : 06/08/2017

Sevana Oil Mill Micro enterprise was started eight years before. In the first few years, the unit was functioning in a rented building. As the business was profitable, they have now moved to their own building. At the time of starting, it was just an oil mill that extracted coconut oil from dried coconuts. As their business developed, they bought machineries for grinding food grains such as wheat, rice etc. They started business using kudumbashree loan. According to my

observation, they did like to buy new machineries to enhance the quality and quantity of production. The unit is a profitable one.

Ashraya Beneficiary

CDS : Koorachund

Date of Visit : 03/08/2017

The Ashraya beneficiary whom I visited was Mrs. Nabeesa , a fifty year old lady who is a widow and have five children (4 boys and 1 girl) to look after. Three of her children are studying and one of her son is not able to do any work due to his physical illness. They are living in a rented house. Under Ashraya scheme ,Kudumbashree is providing them a kit of Rs 200 ,each month containing necessary things such as Sugar 1 Kg, coconut oil, tea powder etc. They also provide dress materials through various sponsors and medicines by participating them in various medical camps. Every month on 17th, they receive the things through CDS. According to my observation, when discussed with her, she would like to have a small shop for business so that they can earn for their livelihood themselves.

JLG VISIT

CDS : Koorachund

Date of Visit : 03/08/2017

The joint Liability Group which I visited was “Haritha”. They mainly concentrate on plantain farming. They are also engaged in the production of vegetables such as yam, Colocasia, tapioca and other seasonal vegetables such as lady’s finger, tomato. green chilies, ginger, turmeric etc. They cultivate in an area of 2 acres. Haritha JLG is monitored by 5 members. They sell their products in local markets and earn good profits. Now they are excited about Onam pre market and Onachanda and are enthusiastic to cultivate vegetables in order to sell in the market. Since these are organic products they have a great demand among people. According to my observation, they are very hardworking people who are ready to do farming energetically and to work as a team.