

REPORT ON THE FIELD VISIT TO ONE CDS, NHG, JLG, ASHRAYA FAMILY AND TWO MEs

Name and Designation of the reporter: Aswani Krishnan, Manager, NULM, Kollam Dist

Objective of the visit

- 1) To experience and understand the role and functioning of the three tier framework of Kudumbashree CBO structure
- 2) To discuss with the members of CDS, SHG, ME, JLG and Ashraya the efficacy of their work
- 3) To identify issues if any faced by any of these units for the effective functioning of their units

Fields Visited

Fields	Name and Location	Date of visit
SHG	Janatha, Murunthal ward, Thrikadavoor	Aug 3, 2017
CDS	ThrikadavoorPanchayat, Kollam	Aug 3, 2017
MEs	1) JanathaHandicraft Unit,Murunthal 2) SoorajGroup, Chavara	Aug 3, 2017 Aug 5, 2017
JLG	Sreebadra, UmmannoorGramapanchayat	Aug 6, 2017
Ashraya Family	GomathiAmma Family, ThrikkadavoorPanchayat	Aug 3, 2017

Self HelpGroup (SHG)

The SHG visited for assessment was JanathaAyalkoottam functioning at Thrikadavoor CDS. The CDS chair person is Srimati. VasantiAmma. The President of the NHG is Mrs.VasantiAmma, Secretary is Mrs.Miniand the Volunteers are Lija (Health &Edu), Sreedevi (Finance), Ajitha (Infra). The SHG started functioning in the year 2008. Janatha consists of 11 members from economically backward families.



Findings :

- Current Savings is Rs 90,000
- Meetings are held on a weekly basis in the house of one of the Janatha members
- Minutes are noted and reported. Usually secretary reads the report. Samahridham is also maintained well.
- During these meetings, all members bring their thrift (Rs 10 at present), which is collected and utilized whenever there arises any requirement by way of sanctioning of loans. Thrift register is also updated and maintained timely

- All the members have attended the training

Community Development Society (CDS)

The CDS selected for the assessment is ThrikadavoorPanchayat at Kollam District. The visiting officer reached the CDS office functioning at ThrikadavoorZonal Office at 2:30 pm on August 3, 2017

Name of CDS	Thrikadavoor
Name of the Councillor	T R Santhoshkumar
Name of Chairperson	VasantiAmma
Name of Vice Chairperson	Sheema Johnson
Year of Formation	2002
CDS Committee members	22
Total No of SHG	440
Total No of Active SHGs	400
Total ADS	22
Own Fund	Yes
RO	No
RF	No
CBT training	Not Given

The Chair person briefed the operations and functionality of the CDS and their various community strengthening activities. This KudumbashreeCDS was initially associated with the GramaPanchayat and during delimitation Kollam Corporation absorbed the Gramapanchayat, Thrikadavoor CDS thus forming one among the three Urban CDS of Kollam Corporation

Findings:

- Before delimitation, there were 22 wards which later formed to 5 divisions. However this affected the ADS committee's functionality. The participation of CDS committee's nominated members became inactive
- The absence of member secretary is also affecting the day to day operations of CDS committee
- The ADS committee was constituted during the formation period of GramaPanchayat CDS which remains the same even after the absorption of CDS to Corporation. Therefore grants like RF cannot be issued. In short, the project implementing is urban but the structure still remains with the rural monitoring committee
- At present there are 55 divisions under Kollam Corporation limit along with three CDS. This will become two CDS after the forthcoming election which is expected to fall in December. Thus, after the election Thrikkadavoor CDS will merge and join hands with Kollam Corporation

- The assessment of Thrikadavoor CDS was a benchmark for learning and understanding the functioning efficacy of a community based organization

Micro Enterprises (ME)

Micro Enterprise promotion and development being one of the significant strategies of Kudumbashree Mission to facilitate economic empowerment of the poor, has also conceptualized in the promotion of local production and catering of local consumption of these products to increase the economic activity within the local areas of ME units

1) Sooraj Group

Sooraj Group is functioning under the ChavaraCDS. The Chairperson of the CDS is Mrs. Sasikala. This one year old unit is running successfully on the backwaters of Astamaudi Lake at Kurishady Mukku, Chavara Bridge PO. There are 5 active members in the unit led by Mrs Saritha. The main concentration of this unit is Aqua Culture. The juveniles were given free of cost by the fisheries during the beginning of this unit. The entire lifecycle of the aquaculture crop mainly the hatchery, nursery, grow out, from egg to market-size product is completed in production line under this small scale ME unit. The major fishes in this nursery unit are Pearl spot (karimeen), Prawns (chemeen), Mussels (chippi), Oyster (Muringairachi) etc to name a few.



They also make value added products like Pickles, chutney powders etc out of their product which they sell in the nearby small retail shops and are also made and sold upon tele-request as they do have a demand that arises from the quality and taste factor of these products.

Findings:

- One of the finest and the only ME unit which is running actively and successfully in the area of aqua culture in the District
- The initial investment for the unit was Rs 3.5 lacs and they meet a yearly expenditure of nearly Rs 90,000/- which includes the supply of feed, maintenance work for the fencing etc.
- The initial investments for the unit was taken as inter loan facility from Kudumbashree
- The nearest local market, auction, door step delivery are the main selling point of the unit

- They are in the process of availing financial assistance for further establishment
- Involvement of men participation is highly required to guard the unit from theft especially at night time, transportation of products from unit to market

Suggestions & Recommendations:

- Training to be given to the members especially in the area of hatchery, processing, disease control measures
- Measures can be taken to educate, set up and promote Mussels and Oysters to a value added project foreseeing the numerous benefits that can be gained to both human and to the eco system
- We can empower all those CDS based out of the coastal and backwater areas of Kollam to initiate and encourage more fisherwomen to join hands with Kudumbashree to set up more such ME units

2) Janatha Hay crafts Unit

Janatha Hay Craft unit is functioning under the Thrikadavoor CDS. The Chairperson of the CDS is Mrs VasantiAmma and the Ward Member is T.R SanthoshKumar. This unit started functioning in the year 2004 at Murunthal ward, Thrikkadavoor. There are 5 active members. The main production of this unit is Hay Crafts. The dried hay for the production unit is collected from the local paddy fields. The other raw materials required for the production includes black cloth, cardboard bind, glue, blades etc are locally sourced.



Findings:

- One of the unique handcraft material made out of much locally available raw materials
- Innovation fund of Rs 100,000 and technology fund of Rs 3,00,000 was also taken . District Mission granted a subsidy of Rs 50000.
- Rs 16000 is the balance settlement amount
- The product is sold excessively in the nearest local retail stores, exhibitions and mela
- The unit have an anticipated demand for exporting their product. The process of obtaining licenses and approval have begun
- They require financial assistance for setting up separate working space for the production as of now their working space is at one of the members residence

Suggestions & Recommendations:

- Training to be given to the members especially in the area of storage, durability of the product, marketing etc

Joint Liability Group (JLG)

Sreebadra JLG is located at UmmannoorGramapanchayat. Started in the year 2009, Sreebadra engaged and flourished themselves in the field of farming and agriculture mainly cultivating Tapioca, Banana plantains and various other vegetables in an extensive land of 5 acres. The crops are collected from the Koottukkal farm which is supported by the JillaPanchayat. The manure and composts as fertilizers are used very much in the traditional method. Two of their members have small cattle field from where sufficient amount of cow dung are collected for the preparation of traditional agro fertilizer (Jaivalam). There are manmade ponds within the agriculture land from where water for the cultivation is pumped.

Findings:

- A loan of Rs 3 lakhs was taken from Canara bank and full amount of loan been settled over the years. Interest subsidy was also granted to this JLG.
- Last April they have got Area incentive and production incentive also
- The cultivated products are usually sold at the nearest local market
- Value added projects like Sun dried vegetables-kondattam, banana powder, tapioca powder and pappadam eta are also made and sold to the nearest local market
- The Chairperson Srimati. Bindhu and the CDS committee support this JLG for its successful running

Ashraya Family

Name of the Beneficiary : 93 year old Gomati Amma and her 69 year old unmarried daughter Lalitha

One of the right destitute family identified for the provision of our care and support. This family belongs to the Thrikadavoor CDS. One among the three Ashraya Family of the CDS. The beneficiary Gomati Amma is suffering from minor mental disorders. She had taken treatments for cancer. She is also got old age related sickness. Her daughter Lalithamma used to work coir making unit and their only source of income now is the pension thus obtained. Their house was built to them by panchayat. The sanitation facilities are very poor. Food grains and provision kit are made reachable to the family



Suggestions & Recommendations:

Medicines can be made available to Ashraya beneficiary as they find it very hard to afford the cost of medicines. It is recommended to set up measures to initiate the provision of medicines along with the food grains