

Report on Field Visit as part of Training Programme

Report prepared by:

Name: Renu Georgy

Designation: State Assistant Program Manager

Details on Field visited: Vallakadavu, CDS 4, Trivandrum

Kottukaal Grama Panchayath

Days Spend: 03/08/2017, 04/08/2017

Ayalkoottam

Observations

I visited Sri Bagavathy Ayalkoottam at Kottukkaal Grama Panchayath. It was started on 2006. The name of the secretary is Kumari. There were 16 members in the unit and found that majority of the members were self-employed. Some of them were running a tailoring unit while some others were owned a shop and also engaged in agriculture based activities. All the members were very cooperative and actively involved in discussions.

Findings

- Majority of the members are entrepreneurs.
- Current total amount deposited is Rs.1,955,20
- Total Loan disbursed from the starting year is 15 Lakh rupees.
- All the documents like Minutes, Loan Register, Membership Register, and Accounts Register were found up to date.
- The meeting was held based on the agenda itself.
- No loan default
- Members are satisfied with the support from Kudumbashree

Experience

I found the members of Ayalkoottam were very active. All the members were found satisfied with the activities done. I came to realize that more than 50% attendance is confirmed during every meeting. They not only engaged in thrift collection but also actively participated in discussions related to social issues. I was accompanied by the CDS chairperson for the meeting

and she herself found some errors on their minutes register about the decisions made and she pointed it out and asked them to correct the register. I found the leadership given by the CDS Chairperson is an adorable one.

Problems

Even though they are keeping the registers up to date, there are some areas need to be addressed on their writings on minutes book. The CDS chairperson pointed it out and makes them corrected.

The entrepreneurs who are the members of the Ayalkoottam didn't own a trade license for to sell their goods. Attention is required in this area.

Suggestions

The services of M.E. Consultant need to be improved since majority of the entrepreneurs are not even aware about their services rendered by them.

Kottukaal C.D.S

Observations

The CDS chairperson Mrs. Prasanna kumari is a very active person who works wholeheartedly for the welfare of the kudumbashree members under her leadership. The Kottukaal Kudumbashree gained several achievements from its origin. The other members of CDS like the Accountant, CDS members, ADS members are found to be very active and very cooperative with each other. There is a good team work involved in this CDS. I made an interaction with Mrs. Leena, the ward member of ward 4. There are 23 ayalkoottam in her ward and the balasabha units are also very active. She herself involved in pappad making enterprise and JLG group. She was also accompanying me in my visit.

Experience

I got a great by visiting the CDS. I was accompanied by the CDS personnel all through my field and she was very much aware about the micro enterprises, JLG group, Ashraya beneficiaries around her jurisdiction. When we visited to each field, the kudumbashree members were given much respect to the CDS chairperson and they felt very satisfied with her service.

Findings

It came under Kottukaal Grama Panchayath. There are 19 CDS members from 19 wards, of which 2 wards are located in coastal area.

The Major achievements of the CDS are:

- Got 1st prize for best CDS on state level

- Got 1st prize for Bank Linkage Programme
- Got 1st prize for Polive (J.L.G) on state level
- Got 7th prize in the Reality Show
- Individual Micro enterprise: 1510
- Group Micro enterprise: 280
- Majority of the members belongs to BPL families
- J.L.G Group : 151, 302 acre agriculture field
- Ashraya Beneficiary: 168
- Balasabha: 102
- Balasabha members: 1472

The new project taken by the kudumbashree members is named as 'Patheyam', a mid day meal distribution programme for the poor. They are giving mid day meal to 168 poor.

Problems

The only thing they mentioned as they didn't get the prize amount of Rs. 5Lakh for 7th place at the reality show held on 2015. They had received a stale cheque as winning prize.

Suggestions

Kudumbashree can invest a huge amount in this CDS as the people here are very hard working and committed ones.

2 Microenterprises

Observations

I visited the microenterprises at Vallakadavu under Trivandrum CDS IV. The microenterprises i visited are Bismi Pickles unit and Bismi Rice Mill. Both this enterprise is run by the Bismi Ayalkoottam. Bismi pickles is an individual enterprise whereas Bismi ricemill is a group enterprise involved by 4 members. Four types of pickles are made by the Bismi Pickles unit. Bismi Pickle unit was started on 2006 whereas Bismi Rice Mill was started on 1991. Later they become the Kudumbashree members and send their product with Kudumbashree label.

Experience

While visiting the microenterprises, I could able to identify the various problems suffered by the enterprise. I could able to understand the MEC activities in this area. Both the enterprises are well functioning ones and the members involved in this enterprise are very cooperative too.

Findings.

- I didn't see the trade license of both the enterprises.
- They didn't get the food and safety license.
- Both the enterprises are not aware about the statutory requirements.
- Bismi Pickle unit are making pickles as per the need and they find it difficult to find market.
- Bismi rice mill is a well functioning enterprise and more than 100kg of rice flour is produced from the mill per day.
- Even though Bismi rice mill is having more than 20 years of experience in producing rice flour, they didn't get any fund for repairing of their machineries.
- Both the entrepreneurs are not aware about the duties of MEC

Problems

MEC is not functioning well in this area because the entrepreneurs here are not even aware about such a post.

Marketing the product needs much more attention since they are not following the statutory requirements on the labeling of the product.

Suggestions

Since i found that the entrepreneurs are not getting technology fund, i called up the MEC and enquired about the reasons for not giving the fund. She said she will do it within a week. So a proper monitoring of MEC is needed.

The duties of MEC should be informed during the Ayalkoottam meetings so that kudumbashree members will gain knowledge about them.

JLG

Observations

I visited the JLG group at Kottukaal Grama Panchayth. There are 4 members in the group named Laila, Ramani, Sindhu and Sarasu. They were cultivating the agricultural products on the land taken on lease. They are cultivating banana, pea, tapioca, elephant yam etc. The plants they

cultivated are seen very healthy. They are watering the plants twice on sunny days. The agricultural land is taken as lease by various JLG groups and then they split the land into various plots and each plot was owned by each JLG.

Experience

By visiting the JLG group, i got an idea about their functioning. A lot of hard work is needed to produce fresh vegetables. The JLG members are very eager to explain about their activities. I got an opportunity to see a vast area of agriculture done by our JLG groups.

Findings

- The agricultural activities are done by the husbands of JLG members. The members are helping them in watering the plants and selling the products in market.
- The JLG group has got a recent subsidy of Rs. 7000
- They are actively involved in Onam markets.
- They didn't find any difficulty in selling their products.
- They are getting good support from the CDS.
- Organic manure is used as fertilizer

Problems

They are still doing the traditional way of cultivation. There is a stigma in adopting the new methods of farming.

Suggestions.

If the JLG group is trained to do aquaculture, they will get an additional income by selling the product as well as they can use the waste water as a good manure.

Ashraya Beneficiary

Observations

I made a visit to Kottukaal grama panchayth to see the Ashraya Beneficiary. I met a 85years old lady named Sumathi who remain unmarried. She was staying alone in the home. The house was a one room building made of bricks and the floor was not even cemented. She was too thin and couldn't even walk. she crawled through the floor to reach the toilet. There were no furniture. She was lying on the floor. She couldn't even cook by herself. There is no electricity when i was visited.

Experience

The visit to an Ashraya Beneficiary was very fruitful. It was an experience to know about the struggles faced by the down trodden .in the society. I could able to witness the hardships they are facing all along in their life and found the project Ashraya was a great relief to such people.

Findings

- The person I met is a beneficiary of Ashraya from 2015 onwards.
- They got 2kg of rice, 1/2 litre coconut oil, 1/2kg chilly,1/2kg coriander powder, 50gm Dal, one packet oats, one packet wheat flour, one packet salt and 2kg pachhari.
- The CDS chair person makes her avail the benefits of Patheyam Programme by Kerala Government since they couldn't cook for her.

Problems

The Kit provided for the beneficiaries could not be useful if he or she is bedridden and living alone.

Suggestions

If the Ashraya beneficiaries are linked to other government projects like Patheyam, they will get a free mid day meal on all days.

