



FIELD VISIT REPORT

**ZAINA
DPM (MARKETING)
Kudumbashree District Mission, Kannur
8/7/2017**

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1.NHG VISIT

Neighbourhood Groups (NHGs) are the primary units of the Kudumbashree community organisation. Ten to twenty women from a neighbourhood form a NHG. The membership, structure, and functions of the NHGs are bound by the byelaws of Kudumbashree CDS.

Membership is open to all adult women, and limited to a single membership per household. If a woman leaves the NHG, another woman from the family can be given membership. Even though membership is limited to one woman per family, other women can also participate in the discussions held at the NHG; they can also attend the training and development programmes that the NHG or ADS organises.

All the poor families are to be members of the NHG formed in that neighbourhood; the economic state of families – whether they are poor or not – is decided based on the standards that the government fixes from time to time.

PAVITHRAM NHG (Thripangotoor Panchayath – Ward 14)

I made a visit to an NHG meeting near my home (Thripangotoor Panchayath) on 06 August,2017. The NHG was formed on 02 August,2008. It consists of 20 members. They have opened a bank account which is operated jointly by the President and the Secretary. They are running an internal lending program using the money saved through thrift account. Three members of the NHG have paddy cultivation.

President – Vasantha

Secretary – Sumaja

Volunteer (Income generation) - Usha

Volunteer (Health and Education) – Rohini N K

Volunteer (Infrastructure) – Rohini V P

The Agenda of the meeting held on 06 August was the following

- Collection of money for thrift account (Rs 50 per member)
- Review of last meeting
- Cluster
- Other discussions



The problem I found during the visit is , the NHG is not functioning well. Their NHG meetings are not fruitful. They conduct meetings only to collect thrift amount. Also, the members are not enthusiastic or interested to start MEs or do any other activities.

2.CDS VISIT

Community Development Society (CDS) is the apex body of the three-tier Kudumbashree community organisation. It functions at the local government level, in both rural and urban areas. While typically there is a CDS per local government, there can be more CDSs for urban government institutions with relatively large number of NHGs and ADSs.

The main objectives of CDS are to look after the expansion of the NHG network, coordination and monitoring of NHGs and ADSs within the local government area. and to work as a voluntary apex collective for the social, economic, cultural, and intellectual development of Kudumbashree NHGs.

THRIPANGOTOOR CDS

I made a visit to Thripangotoor CDS on 04 August,2017. There are 18 ADSs, 236 NHGs and 28 micro enterprises under Thripangotoor CDS. .They conduct ADS meeting on 12th of every month. They make sure that each NHGs under them conduct meeting on every Saturday or Sunday. They keep all the registers properly. They were proper in MIS keeping earlier. But now they do MIS regularly. Every month 1st to 5th, NRLM audit is done. The executive members of the CDS are as the following;

- Chairperson – Preetha K K
- Vice Chairperson – Arifa V K

Thripangotoor CDS gives skill training to Kudumbasree members and family members under DDUGKY program. Asraya program started there in the year 2007. The CDS regularly distributes food kit to the people who come under Ashraya program. It is as follows:

1 family – Rs 200

2 families – Rs 300

3 or more families – Rs 400

127 JLGs were registered initially. Currently, there are 58 JLGs.

The CDS needs improvement in the case of JLGs and Micro Enterprises.

3.MICRO ENTERPRISE VISIT

JEEVASREE NUTRIMIX UNIT (THALIPARAMBA MUNICIPALITY)

I made a visit to Jeevasree Nutrimix Unit , Irinavu on August 02, 2017.

The unit was inaugurated on August 15, 2006 by Smt. P K Sreelatha teacher, Hon. Minister for Health and Social Welfare. They started functioning with a loan of Rs.2.5 lakhs taken from SBI , Thaliparamba. They got subsidy of Rs. 1.25 lakhs from Kudumbasree Mission. The members of the unit got training arranged by Kudumbasree before starting the unit.

- The building in which the unit is functioning is under Kannur district panchayat and District vyavasaya kendra. The vehicle and machineries are provided by the district

panchayath. There are 28 Jeevasree units functioning in Kannur district. The unit has the number of machineries as following;

Roasters- 2
Pulverizer- 2
Mixer- 1
Filter- 1
Weighing machine- 2
Cooling tray- 1
Sealing machine- 1

Initially, there was 8 members in the unit, now it is 6 including the President (Nandini) and Secretary(Vilasini). The unit supplies Amritam Nutrimix powder to Anganavadies in different blocks and panchayaths in the district.

EXPERIENCE

It was a very nice experience. I got a warm welcome from the members of the unit.

OBSERVATIONS

- They have kept potassium permanganate solution at the entrance of the unit and all the visitors have to clean their feet in the solution. Also everyone have to wear cap and mask before entering the unit. They give special attention to hygiene and cleanliness.
- The members of the unit does not use any ornaments or any cosmetics.
- The equipments are arranged in such a way that it can be easily handled by the members.
- They keep all the required registers properly.
- The unit members have health card and the unit have food & safety license and water test license.
- The members have a neat blue churidar, white coat ,cap, glouse and mask as their uniform.

Meanwhile, there are no problems in the unit. It is functioning smoothly.

SUGGESTION

- As they are getting a very good response from people, they can broaden their market.

THALIPARAMBA APPAREL PARK (ANTHOOR MUNICIPALITY)

I made a visit to Thaliparamba Apparel park on August 02, 2017.

The apparel park was inaugurated on March 22, 2015 by Hon. MLA James Mathew. They started functioning with a bank loan of Rs.24 lakhs. They got a subsidy of Rs.8 lakhs from Kudumbasree Mission. The unit members got training from NIFT and ATDC.

There are 26 members in the unit. These members are divided into 4 units. They are Vadarmalli, Mulla, Rose & Thamara. Two of the groups consists of 6 members each and the other two groups consists of 7 members each. The president of the unit is Nisha Prakash and the secretary is Bindu A. They take orders from Government and private institutions and also from cooperative societies. The unit have 15 stitching machines, one button stitching machine and one double stitch machine.

EXPERIENCE

It was a very nice experience. I got a warm welcome from the members of the unit.

OBSERVATIONS

- They keep all the required registers properly
- Now they are working on the Government project of stitching coats for Anganavadi teachers and workers.
- They have got orders from DDUGKY and also order for cloth bags for onam fair conducted by Kudumbasree.

PROBLEM

- The members of the unit is not getting enough income because of less orders

SUGGESTION

- They should try to complete the orders in time.

4. JOINT LIABILITY GROUP VISIT (JLG)

Kudumbashree brought in NABARD's concept of joint liability groups (JLGs) in collective farming in 2009. This resulted in making NABARD's scheme of interest subsidy available to groups engaged in collective farming. The step reduced the interest rate of farm loans effectively to 2%, as NABARD provided 5% interest subsidy on loans taken by JLGs at 7% interest rate.

The process starts with the Kudumbashree community network identifying and assessing cultivable fallow land in the area of the local body. Once the land is identified JLGs are to be formed of four to ten NHG members. The members are from the same NHG or from different NHGs. Each JLG is controlled by the ADS to which the members belong. If JLG membership is from two ADSs, then the ADS to which the maximum membership belongs controls that JLG.

The JLG has to select its president and secretary and apply for registration to ADS on the prescribed format. The membership of JLG members in NHGs has to be testified by the president or secretary of respective NHG. The NHG also has to endorse that the JLG members are not part of multiple JLGs.

SHEETAL JLG VAZHAMALA

I made a visit to Sheetal JLG on 04 August ,2017.

The JLG started in the year 2007. It consists of 5 members. Their crops are Paddy and Vegetables. It's a well functioning JLG. They have got District Mission's award for best JLG.

Sheethal JLG gets incentive every year. They had repaid the interest free loan of Rs 2 lakhs which they have taken in the initial stage.

5.ASRAYA BENEFICIARY VISIT

Asraya is a destitute rehabilitation program designed by Kudumbashree. The program is targeted at the poorest of the poor population. While implementing the poverty alleviation programmes, it was observed that the programmes implemented by the Government and other agencies never reach this population. These people, who live in utter distress and despair, constitute a very small number in the society, approximately the bottom two per cent of the total population. Kudumbashree designed a project called Asraya - Destitute Identification Rehabilitation and Monitoring Project for the rehabilitation of destitute families. Destitute families are identified using a transparent risk index framed by the Mission. Individual needs of the family are identified through a participatory need assessment. The project envisaged to address lack of food, health problems including chronic illness, pension, educational facilities to children, land for home, shelter, drinking water, safe sanitation facilities, skill development, employment opportunities, etc.

CHERICHL FATHIMA

Cherichil Fathima is an elderly lady who lives with her only daughter Aysha in Thripangotoor panchayath. She is a widow. She gets food kit regularly from Kudumbasree. She has been receiving the food kit for the last one year. She is very happy with the help received from Kudumbasree. Her home needs a repair and she has a hope that Kudumbasree Asraya will help her in that also.



