

Brief Report submitted by **Mr. Sajeev B City Mission Manager (NULM), Nedumangad Municipality, Thiruvananthapuram District.**

## **1. NHG VISIT**

On 03 Aug 17 visited '**Kurumkulam Ayalkkoottam**' (Reg No: A-111) under Mughavoor ADS, ward No: 15 of Nedumangad CDS. The Ayalkkoottam was formed on 25 Jan 2008. The president of the Ayalkkoottam is Mrs. Manjusha and their Secretary is Mrs. Sindhu Kumari. The total strength as of now is 18 and is planning to increase it to 20 by this year end. A very active ayalkkoottam which regularly meets on every Thursday. Most of the members were from BPL family and are active members of Thozhilurappu scheme. The life line of the NHG is none other than its secretary Mrs. Sindhu Kumari. Interacted with each member and assured them all assistance in their future activities. They are maintaining an account with Union Bank Nedumangad. They got a revolving fund of Rs 10000/- and matching Grant of Rs 5000/- from Kudumbashree. They are maintaining one JLG named "Nandini" where they are rearing cows. The financial activity within the NHG is in an organized way with a vision and is planning to share the profit derived out from their micro finance activities equally within the members as Onam bonus (Rs 1500/-appx for each member).

## **2. CDS VISIT**

On 29 July 17 Visited CDS-II of Nedumangad Municipality which held a strength of 18 ADS and 295 NHGs. A friendly interaction was carried out with the chairperson of the CDS Mrs. Jiji and accountant Mrs. Remya. She told that a CDS meeting is scheduled to be held at 1100 hrs on that day. She invited me to attend the scheduled CDS meeting. Attended the CDS Meeting and got familiarised with the proceedings of the meeting. On call of the welfare standing committee chairperson and Councilor Shri PG Premachandran an Introductory speech and a brief of NURLM Programme was given by me. The main Agenda of the meeting was:-

- (i) Affiliation Renewal
- (ii) Payment of Subscription amount of Kudumbashree Monthly Magazine
- (iii) Pre GOT schedule
- (iv) MIS Updation
- (v) Auditing of NHGs

The agendas were discussed up on and the solutions were given to the members. The meeting was over by 1245hrs. After the meeting a friendly interaction was made with the Councilor Shri PG Premachandran, ward councilors Mrs. Geeta Kumari of ward 29 and Mrs. Sumayya Manoj ward councilor and CDS member. The grey areas and request derived out from the meeting are as follows:-

- (i) The clarity in distribution of Kudumbashree Magazine. They projected that necessary measures may be initiated to deliver the same in the name of NHGs by post.
- (ii) They projected that EDP /GOT training is conducted but lacks effective guidance at grass root level and find difficulty in forwarding the projects from CDS level itself. Hence they are facing a lot of problems which results in dropping the project which in turn is a loss of their money and time.

Some photographs of the CDS meeting are attached herewith.



### **3. VISIT TO MEs**

On 05 Aug 17 Visited 02 MEs. Interacted with them. One is a Joint Cafe venture of five Kudumbashree members which started in 2003, Named **“Kairali Canteen”** at Nedumangad market. The secretary of the venture is Mrs.Lathakumari and president is Mrs.Chandrika. The shop is on a rented building owned by Nedumangad municipality. The rent paid is at par with open market rate. The rent and allied charges are paid by them.The working time is from 0700-1730 which caters Breakfast, Lunch and evening Tea. All their loans are repaid and no liabilities as of now. Initially it was running in a loss but now the condition is better as they are just pulling on with a mere profit of Rs 250/- per day. They projected some difficulties to address with and is as follows:-

- (i) The municipality is charging the rent as per open market rate. If some reduction or concession is given it will be a great relief for them.
- (ii) The corporation is charging professional tax from them. They are asking if any possibility for exemption is there.

The second ME visited was a retail cement supply agency named **“Mookambika Agencies”** at Kannettuvilakam run by Mrs. Ambika of Kannettuvilakam ayalkkootam. The agency was run solely by Mrs Ambika under the loan assistance by Kudumbashree. She got Rs 2 Lakh as loan to run the business with a subsidy of Rs 50000/-. Half of the loan was repaid and is regular in repaying the left over loan. She queried whether she got further assistance to expand her business. Assured her that it will be addressed in appropriate level and the reply will be intimated to her soon.

### **4. JLG VISIT**

A familiarisation visit was carried out at a JLG under CDS-II at Kavummoola named **“Harithakam”** along with CDS-II Chairperson. This JLG follows a mixed farming in a lease land. The lease agreement is properly maintained.The secretary of the JLG is Mrs. Sudha.They are successful in cultivating Plantain, varieties of Vegetables, tapioca etc. Organic farming is followed. Now they are aiming Onam market as the demand for fresh vegetables is more at this period of time. They are mainly selling the items in a nearby market at whole sale rate. On request of the CDS-II chairperson Mrs.Jiji they agreed to sell the items through Kudumbashree Onam bazaar if proper space is provided. On interacting with the members certain Problem areas came out. They are:-

- (i) The shortage of water. They enquired the possibility of procurement of a water pump on subsidy so as to pump in water from the nearby canal.
- (ii) They are planning paddy cultivation. Barren land is earmarked near the JLG but the owner of the land is neither interested in cultivation nor leasing the land. Requested a timely intervention of authorities in this regard for any possible negotiation.
- (iii) They are not getting Area Incentive. Their application is pending at District mission.

Thanked the Secretary and CDS-II Chairperson for arranging the visit and assured them that their problem areas were projected at appropriate level and necessary assistance will be provided at the earliest. Some photographs of the JLG are attached herewith.





## **5. ASHRAYA BENEFICIARY**

Met Mrs. Shobhana Amma an Ashraya beneficiary and a Kudumbashree member under CDS-I. On interaction with her it was revealed that she is a widow and survived with her mother. She travelled 7km single way to collect the two months free grocery kit worth Rs400/- issued to her under Ashraya scheme. Because of age related issues she was not fully aware of the welfare schemes of Kudumbashree but reciprocate that Kudumbashree and Government is taking care of her.

### **Suggestions**

- (i) Some more care is required while vetting applications for finalizing the beneficiaries for various schemes.
- (ii) Encouragement is given to start Group Firms/Enterprises rather than Individual Firms.
- (iii) Adequate steps to be taken to avoid benefits of various welfare measures concentrated to same/same group of individuals.
- (iv) Scope for adequate empowerment and enrichment classes at grass root level (NHGs) to make them aware that community development and poverty eradication is the main motive of Govt schemes.
- (v) Many NHGs raise a point that Auditors are taking things lightly which results audit objections in coming years. Firm guide lines to be framed for Audit teams.
- (vi) The feedback regarding application pending status, progress of project reports, progress of area incentives and subsidies etc are not receiving to the concerned NHGs/JLGs etc. Adequate measures for a strong feedback system are a need of the hour.

### **Conclusion**

The report submitted above is solely on personal interview / visit of the concerned beneficiaries taking in to consideration the time constrains.