

**Name: Harsha Priya Augustine.**  
**Designation: District program manager-Tribal**  
**District: Kasargod.**

➤ **Micro Enterprise visit report-1**

Name of the ME: Bedadka Apparel Park.

Bedadka Apparel Park is a garments making unit started by 24 Kudumbashree members on 11/02/2011. All the members were trained by ATDC Kannur. The total investment of the unit is Rs.35 lakhs, in which Rs.1450000 were funded by Kudumbashree. Now the unit function with 19 members and one marketing employee. The unit has 23 machines at present.

#### Experience

It was a great experience to visit the ME run by Kudumbashree members. The unit has a good infrastructure even though it is in a village. The unit works based on order.

#### Observations

The unit is well supported by Kudumbashree in means of fund and training. Still, the group lack coordination and management. There was a manager in the initial stage and the unit became uncoordinated when the person resigned. The unit members are interested to extend their product varieties but they lack the leadership.

#### Evaluation

The unit members need training to manage and maintain accounts of the unit. A manager should be appointed to motivate and coordinate the unit. Close supervision and motivation is required to improve their work morale. the ME infrastructure is not utilised properly. The members are not able to find new opportunities due to lack of knowledge about the market.

#### Problems

- The unit members are ignorant about accounts and book keeping.
- Absence of a manager made the unit clumsy.
- Members are inefficient and ignorant to find market and raw materials.
- Product sale is limited within Kasargod district.

#### Solutions

- Train a person among them to maintain accounts files.
- A manager needs to be appointed immediately.
- The unit should work according to the demands of the market and should adapt new technologies and changes to widen their market.

## ➤ **Micro Enterprise visit report-2**

Name of the ME: Keerthi Amrutham Food supplement unit

Keerthi nutrimix unit is started on 03/05/2004. It is the first nutrimix unit in Kasargod district. Keerthi is a well performing ME started with the investment of Rs.220000. The bank loan of Rs.110000 is paid back. All the 8 existing members are trained and they are getting Rs.400 per day as wages.

### Experience

The exposure visit to Keerthi was a new experience to the DPM. The team members are happy to have visitors in their unit. As part of their strict hygienic measures they provide a hair cover and strictly instruct to wash legs before entering the production unit. All members are keen to make the product hygienic as it is made for children. They send the sample every month for testing and quality control.

### Observations

All the members in the unit are working together to achieve their goal. During hard times they worked without or with low wages to supply the product without any break. The unit members maintain the accounts accurately and they get the audit done periodically.

### Evaluation

Effective training and efficient group work is the key behind the success of Keerthi ME unit. They compromise on the wages but not on the quality and hygiene of the product. This unit is a model for all, for the dedication and success of Kudumbashree members.

### Problems

- The unit has only limited facilities, so that they are unable to widen their product range.
- The unit collects wheat from government entities with subsidy, but all other raw materials costs are very high.

### Solutions

- Providing fund to the unit to improve the facilities like building, machineries etc. So that they can produce other food materials.
- Giving subsidy for the raw materials will reduce their production cost.

## ➤ CDS visit report

Name of the CDS: Bedadka

Bedadka CDS is functioning in Bedadka Grama Panchayath. Adv.C.Ramachandran is the president of Bedadka Grama panchayath. The president is satisfied with the works of Kudumbashree in the panchayath. There are 17 wards in the panchayath. Bedadka CDS was selected as the best CDS for three times.

### Experience

Smt.Omana is the CDS chair person and Smt.Sarata is the vice chair person. In the absence of CP and VCP, accountant Remya explained about the CDS system. Each ward has a CDS person. One E-shakti is for 30 NHGs. There are 7 special NHGs for differentially abled under this CDS. Bedadka CDS includes 343 NHGs, 38 ST NHGs, 62 Ashraya, and 85 ME units.

### Observation

Bedadka is a model CDS but now the chair person is on leave due to an accident. The absence of chair person affected the smooth running of the CDS.

### Evaluation

Bank transactions are not happening in the absence of the CDS chairperson and it makes difficulties to implement the projects properly. E-shakti project is started and progressing.

### Problems and Solutions

- Fund problems are there in the absence of chair person and vice chair person should have the authority to do the fund transactions.

## ➤ Neighbour Hood Group visit Report

Name of the ayalkoottam: Kairali

Kairali Ayalkoottam is under Chemnad CDS, formed in 2000 with 40 members. Later on they split in to two NHGs. It is a well performing group. There are two JLGs and one ME among the group members.

### Experience

Kairali group meeting started at 4.30 at one group member's house at Perumbala. 15 members were present in the Ayalkoottam meeting. The house owner Sarojini welcomed all to the meeting after prayer. President read the agenda of the meeting. Magazine subscription, plastic prohibition and Bhakshya Suraksha Bavan were the major topics. One ayalkoottam member took a class on plastic prohibition and its needs. All members had a discussion on the topic. Then the group secretary collected thrift and loan repayment. There is a fine of Rs.2 for the absence of members in the meeting. The group took the decision to pay magazine subscription amount.

### Observations

Kairali NHG members have a unity and they take decisions together. All members try to attend the meeting on time. The group members took part in "Polivu". They discuss the matters related to their locality. Each and everyone actively participate in all the discussions and activities. There is a Balasabha gathering in the locality. Children are interested to participate in Balasabha meetings. They collect thrift and conduct cultural activities in the group.

### Evaluation

NHG is an innovative idea and a platform for women their empowerment. All group members in Kairali NHG is efficient enough to manage a meeting and to do the activities of the group. They get an opportunity to share their knowledge and to clarify their doubts with other members.

### Suggestion

Each group member can come forward to exhibit their skills and abilities like literature, cooking skills etc. And they can get new ideas to start new initiatives.

## ➤ **Joint Liability Group visit report**

Name of the Group: Aruthuruthi

Authuruthi JLG has four members and they belong to Kairali NHG. The JLG group is cultivating Paddy and vegetables in three acres of field. They used JLG bank loan of Rs.100000 for agriculture. All the group members enjoy the organic food products produced by them.

### Experience

The members of Aruthuruthi JLG were very happy and enthusiastic to show their cultivation filed. Three acres of rice paddy is growing well. They do vegetable cultivation after the harvest of rice. The field is provided for cultivation by a neighbour. All the nearby people are very supportive and they are very happy to get organic vegetables from their locality.

### Observations

JLG initiatives are really useful for the neighbourhood. It creates awareness about the importance of self cultivated organic food. Such self produced food will improve the health of a community. The team members and the neighbourhood celebrate the harvest as a festival and it motivates the community to take initiative.

### Evaluation

Arumthuruthi JLG is a model and a motivation to their community. It is necessary and advisable to bring the new generation to the agriculture. So that the community will become self sufficient and healthy cultured.

➤ **Ashraya visit report**

Name of the family head: Ummaliyumma

The DPM visited an Ashraya family in Chemnad panjayath ward number-12. The family consist of two members belongs to Muslim community. An old lady named Ummaliyumma and her son Haneef.

Experience

Haneef is a mentally ill person and they live in a single room house. Ummaliyumma is also a diabetic patient. They are included in Ashraya based on the criteria.

Observations

The CDS in Chemnad is very keen to help the family. They provide food support every month. There is a health card provided to the family to give medical support.

Needs of the family

- Ummaliyumma needs medical help and better treatment.
- It is very difficult to find the travel expenses for the treatment.