

PROJECT REPORT

Name: Ajesh N

Post: DPM, DDUGKY

District: Ernakulam

Date of visit: 02/08/2017

Sir,

I have visited an NHG meeting, CDS office and chairperson, Ward member, JLG, AASRYA beneficiary and two Micro Enterprises at Thiruvaniyoor Panchayath, Ernakulam district as per the directions from State Mission, Kudumbashree on 2/08/2017 starts from 9am. I have learned and observed many things by the visit and my observations and suggestions are listed below:

NHG

Ward	: 5
Name	: Adithya
Date of starting	: 2008
President	: smt.Aji Sunil
Secretary	: smt.Leela George
Volunteer for income generation	: AmbiliJayan
Volunteer for health and education	: Rajani Manoj
Volunteer for infrastructure development	: Ushamanoj
Min.Thrift of members	: 20/-
Total no.of members	: 11
SC members	: 4
Total thrift collected	: 87666
No.ofBalasabha	: NIL
No.of disabled	: NIL
Linkage loan	: 4.5lakh

The meeting was started at group president's home at 9am. It was an annual general body meeting chaired by CDS chairperson smt.RadhaSukumaran and started by a silent prayer. In the absence of inauguratorsmt.Ajitha Mani, ward member (5th) thiruvaniyoorpanchayath, CDS chairperson inaugurated the function. NHG secretary smt.Leela George presented the annual report and the group members unanimously agreed the report. Main contents of the report and its conclusions are as follows:

- Total members of the group is 11 but one member smt.Geetha is constantly not participating in any meetings or any activities performed by the NHG for the last 6 months and the NHG secretary informed smt.Geetha 3times by the notice but there was no reply. So the meeting took a decision to inform Geetha once again by notice and bring back her to the group.
- NHG was not getting the matching grant of 2015 and 2016. They said it was due to state assembly elections and they are decided to submit the documents again to the concerned authority.
- The group started a Kiosk at thiruvaniyoor on 12/07/2017 and selling chips and snacks.
- The group has achieved Rs.87666/- as thrift.
- Last year they had supplied 400 grow bags to the group members and decided to give good quality vegetable seeds to the members this year too.

My findings&suggestions

The group is very much interested in starting 2 micro enterpriseunits. One is LED bulb unit and other is Paper and Cotton carry bag unit. But they require proper training and fund assistance. If the kudumbashree can give them proper assistance it will be a huge success and will provide more job opportunities.

AASRYAYA

Name : SheelaKutty
 Age : 49
 Marital status : Widow
 NHG name :Nanma
 Ward : 5
 AASRYAkit : RS.300/-
 Electricity& Toilet : Yes
 Total members of the family : 4
 Family details :GopiKrishnan (son), 29yrs, Company worker,(BA)
 Neeraja (wife), 19yrs, home maker, B.com incomplete
 Dhyva (daughter), 4months

SheelaKutty's husband passed away in 1993 and at that time her son was only 1 year old and had serious physical problems. On 2005 as part of 1st phase Thiruvaniyoorpanchayath built a 500sq.ft concrete building and delivered to SheelaKutty (she has 3cents of land in her own name). The only income she has the widow pension by the government.

My findings & suggestions

The main issue they are facing is drinking water. They have no well and water connection till now. They are using the well of their neighbour but in summer season they have to find other water sources due to the scarcity of water in that place. It's better to give some assistance to them to tackle the situation before the next summer. I don't think a conventional well won't work due to the availability of land (only 3cent they have). It's effective to give them a water connection.

MICRO ENTERPRISES

RUCHI CATERING

Place	: Puthencruz
Building	: Thiruvaniyoor Gram Panchayath Kudumbashree Vanitha Industrial Centre.
Ward	: 6
President	: Lissy Paulose
Members	: Valsa Jacob, Mary Varghese, Nisha Biju, Mini Raju

Ruchi catering unit was opened on 2013 and they are supplying food to Cochin Refinery IREP work site. They are giving breakfast, lunch, tea and snacks. The main equipments were installed by the refinery and the plates, glasses and raw materials are bought by the catering unit. The main attraction in the catering centre is a Steamer for bulk production which was installed by the refinery itself. They have a self installed 25000ltr. Bio gas plant which costs Rs.1.45 lakhs which helps in effective waste management and reduction in LPG use too. The rent for the building is Rs.13650/month and it is paid to Thiruvaniyoorpanchayath.

My findings & suggestions

I saw a major problem there is that the workers in the IREP is lesser now than the beginning. Also the project is in its end phase so that the profit of the catering unit is reduced day by day. The solution for the problem is, the catering unit must expand its wings by starting a new hotel in the same place.

AMRITUM FOOD SUPPLEMENT

Place	: Mattakkuzhi Rd, Puthencruz
Production capacity	: 700kg/day
Raw materials	: Wheat, Soya, Sugar, Nuts

The ME was started on 2006 and at first there were 20 workers and now there is 13 women workers at present. The unit is operating in the Thiruvaniyoorpanchayath building with a rent of Rs.5250/month. Their salary distribution is based on the individual production by each worker (worker/kg). They took a loan of 8 lakhs (2 lakhs subsidy) at the beginning and the closed the loan last year (2016). Their product is distributed through Anganavadi's and in each panchayath they are distributing 900kg of food.

My findings & suggestions

- They are not getting the money from ICDS in time(means after 3 or 4 months only they are paid) and it affects their production capacity and employee morale. Becausefor buying the raw materials they have to sell their ornaments or borrow cash from local money lenders with higher interest rate. That is the reason why 7 workers left the unit. The workers in this unit are very hardworking and it should be noted that they already settled the loan of 8 lakhs without any due. So the concerned authority must take necessary action to pay them in time. Otherwise an enterprise which runs in profit will be in death bed in the near future.
- The entire unit's operation is carried out by electricity and fire. But I can't find any fire protection safety measures inside the building. According to one worker's words "if some fire accident happen, we all 13 women have only one safety measure, that is to jump into the neighbouring pond". Most of the workers in the unit are more than 45years old. So my suggestion is that they must give fire protection training in a quarterly manner and must provide assistance to install fire fighters in the building without giving them any financial burden.
- The entire 13 workers are not being a part of any accidentor other type's insurance scheme. They must be encouraged and explained the importance of being a part of the insurance scheme based on their work environment(If my knowledge is correct, in many countries the government put strict monitoring on accident insurance schemes for the workers who are more exposed to electricity and fire).

JLG

JLG Name : UDHAYA
Affiliation date : 01/04/2017 to 31/03/2018
Ward : 4
Total members : 4
President : Shiby Baby
Secretary : Mini Baby
Members : Mini Saju, Annie Alias
Total Cultivation : 5.25acre
Loan : 50000/- (15/02/2017)
Bank : Bank of India, Thiruvaniyoor Br.

Udhaya JLG is one of the best JLG in the 4th ward. They started cultivation on 2003 but they got affiliated only on 2010. The members received farming training organised by district mission team and their secretary Mini Baby is the master farmer and Jeeva team member in the Thiruvaniyoorpanchayath and vadavucode block respectively. Their total cultivation in 5.25 acre includes Banana (1acre), Paddy (1.25acre), Tapioca (1acre) and Vegetables (3acre). They are using fertilizers like Compost, Cow Dunk etc... They are using natural pesticides like PukayilaKashayam, VeppinPinnakku etc... The JLG unit made lease agreement with 3 land owners for a sum of 22000/year.

My findings&suggestions

- They are buying the seeds from private parties and that costs them financially and sometimes the seeds they bought is lesser quality too. Also, they raised a complaint that the seeds distributed through Krishibhavan are not in good quality and last year they suffered a loss by using the seeds supplied through Krishibhavan.
- They said that the fertilizers were supplied through the Kudumbashree before, but now they are buying the fertilizers themselves. For huge quantity cultivation they don't have the facility to make the natural fertilizers themselves. So their demand is that the Kudumbashree mission must supply them good quality fertilizers as before.

CDS

CDS	: Thiruvaniyoor
Chairperson	: RadhaSukumaran
Accountant	: Vidya
Total NHG	: 185
Total ADS	: 16
Total no.of accounts	: 4
No. of linked NHG's	: 160

I visited the CDS office at thiruvaniyoorpanchayath building on the same day. The CDS chairperson smt.RadhaSukumaran, accountant Vidya were also present in the office. There are 16 ADS members and 185 NHG's under the Thiruvaniyoor CDS. Normally the CDS will conduct ADS committee meetings 2 times in a month. Their book keeping involves 21 items. The chairperson said that the cluster meetings conducted in each ward wasn't up to the mark due to the lack of participation by the members. So the chairperson took a strong stand that all the cluster meetings must conduct at the CDS office(in the Panchayath community hall which is closer to the CDS office). The next cluster meeting is scheduled on 05/08/2017. There are 110 active JLG's under thiruvaniyoor CDS. When I was visiting the office 4 aasraya kits were present in the office and the chairperson said that the beneficiaries are collecting the kits from the CDS office.

The CDS has took an initiative named “SNEHA SHREE” which is a cancer and accident insurance scheme where each member from all the NHG’s deposit Rs.10/- every month and the CDS will provide Rs.5000/- for the treatment of the affected parties.

Also I have spoken to ward member (5th) Ajitha Mani who is very active in kudumbashree programmes. She is a part of a 5 member committee (the members of this committee are the women ward members of Thiruvaniyoorpanchayath) which is formed to monitor the CDS affairs.

In conclusion, it was a nice and informative experience to me and i have learned some of the kudumbashree activities in a practical manner. Also, the CDS chairperson asked me to speak about the DDUGKY programmes on their next cluster meeting scheduled at 05/08/2017 in Panchayath community hall. I agreed to their request and I said me and the block coordinator Mr.Suman will attend the function on the same day at 2pm.