

FIELD VISIT REPORT

1. AYALKOOTTAM (NHG)

- ❖ Name of Ayalkoottam : KANMANI NHG
- ❖ Place :Arannur ward, Melarannur, Thiruvananthapuram Corporation.
- ❖ Date of visit : 05.08.2017
- ❖ This Ayalkoottam comes under CDS III.
- ❖ It is formed in the month of January 2014.
- ❖ Constitution : Total 19 members.
- ❖ President- Smt. Victoria and Secretary-Ajithamol.
- ❖ Majority of the members are from minority category.
- ❖ Their meeting will be held on every Saturday evening.
- ❖ Meeting will start with prayer, then welcome speech by the secretary. After that they will enter into the agenda of the meeting.
- ❖ Today's meeting was started at 5.30 pm and discussed about their loan repayments and to discuss their future plans for starting a new micro enterprise in Sticking.
- ❖ The meeting was concluded at 6.30 pm.
- ❖ 14 members attended today's meeting.
- ❖ They are charging a fine of Rs.10/- from each member who is absent in the meeting.
- ❖ They are keeping Minutes Book, a Receipt book and passbook for each members.
- ❖ These members have full support from their family. It brings them full of confidence and so they are very interesting to participate in this NHG. They will also get full support from ADS.

2. CDS

- ❖ Name : CDS III
- ❖ Place : Trivandrum Corporation
- ❖ Date of visit :05/08/2017.
- ❖ This CDS consist of 25 Wards.

- ❖ Members: Chairperson- Smt.SheelaKumari, Vice chairperson- Smt.Anila, a Member Secretary, an Accountant and a Community Organizer.
- ❖ They explain various CDS activities and various projects like Ayalkoottam, Asraya, Balasabhaetc.
- ❖ At the time of formation Rs.10,000/- will be given to each Ayalkoottam as a revolving fund.
- ❖ Rs.5,000/- will be given to each ADS for formation of Ayalkoottam and training of Ayalkoottammembers.
- ❖ Each member has to remit Rs.175/- as registration and renewal fee but in the case of SC member it will be Rs.75/- only.
- ❖ In order to form ADS there should be at least 2 Ayalkoottam.
- ❖ ADS will conduct financial literacy camp to educate members about bank loans and subsidies available to them.
- ❖ Also conduct a meeting with Sri.Girikumar V G, Councilor, Valiyavila wardand he explained various activities conducted by CDS, ADS and NHGs in Thiruvananthapuram Corporation.

3. MICRO ENTERPRISE (M.E)

- ❖ Name of M.E : THEJAS
- ❖ Place : VilappilPanchayath, Trivandrum
- ❖ Date of visit : 06/08/2017
- ❖ Product : Umbrellas
- ❖ Formed in the year 2013.
- ❖ It consists of 4 members. President - Smt.Shanitha, Secretary - Smt. Prabha,and two other members Smt. Hazeena and Smt. Jayakumari.
- ❖ The idea behind in this ME is from Smt.Shanitha.
- ❖ They started this M.E with linkage loan of Rs.1 lakh from THEJAS Ayalkoottam.
- ❖ Their product will be sold and distributed only in the shops near their location.
- ❖ Because of the constent increase in the cost of materials they are forced to raise the price of Umbrellas at a marginal rate. So During the year their sales arelow as compared to the past years because of such hike in price of Umbrellas.
- ❖ However they are happy with the opportunity they got and are efficient in running and managing this M.E.

4. JOINT LIABILITY GROUP (JLG)

- ❖ Name of JLG : AISWARYA
- ❖ Place : VilappilPanchayath, Trivandrum
- ❖ Date of visit : 06/08/2017
- ❖ Farming area : 25 cent
- ❖ Cultivation :spinach, lady's finger and banana.
- ❖ It is formed recently in June 2017.
- ❖ It consists of 4 members. President - Smt.Usha, Secretary - Smt. Chandrika, and two other members Smt. Ritha and Smt. Lakshmi.
- ❖ These Members are from two Ayalkoottam, NAVAYUGA and KAIRALI.
- ❖ They have an affiliation certificate with the Farmer Facilitation Centre (FFC).
- ❖ There is a Board showing the name of JLG displayed in that cultivating area.
- ❖ They will distribute the vegetables among their NHG members.
- ❖ They will conduct atleast 2 meetings in every month and maintain minutes book.

5. ASHRAYA Beneficiary

- ❖ Name of Beneficiary : Smt.BelsiBhai
- ❖ Place : VilappilPanchayath, Trivandrum
- ❖ Date of Visit : 06.08.2017
- ❖ She is an Asraya beneficiary from the year 2009.
- ❖ She is a widow and now at the age of 58.
- ❖ She did not have own house and any income from any source.
- ❖ She is getting provisions every month.
- ❖ With her words I can understand that this scheme is very helpful to her.