

## **Report of the Field visits of Suji.V.J, SDS (PMAY)**

### **1) NHG Visit**

Name of the NHG : Abhaya (Ward XII)  
President : Bindu .R  
Secretary : Anu.M .S

This group started in 2013 consisting of 20 members and all are belonging to BPL families. They opened their account in Union Bank, Nedumangad. Their total savings is Rs.98,3687 including the interest. They received bank linkage twice with amount Rs.2, 00,000 and Rs.3, 60,000. They had received subsidy of Rs.2811 for the first linkage loan and it is disbursed to 14 members who had availed the linkage loan.

The weekly savings of the group is Rs.30 and levied fine for late comers Rs.10. Besides this, Rs.10 also collected from all members on monthly in order to meet other expenses of the group. They paid annual subscription for Kudumbashree Magazine.

The meeting is conducting on every Sundays at each member's residence. The meeting is chaired by by the President of that group and starting with a prayer. The member in whose hose that meeting is conducting will do the welcome speech. Secretary will present the agenda of that meeting. In the last meeting the following matters were discussed.

- Renewal of affiliation
- Selection of ward level RP for Kudumbashree School
- Balasabha RP meeting
- GOT programme

The main change that they became a member of group is that an illiterate member can write her name or put her signature instead of pitting lines or thump impression , could speak in front of a public, could know about different welfare programmes of the govt. etc.

### **2) CDS Visit**

Visited both CDS and met CDS Chairpersons and Accountants. Also met Member Secretary and Welfare Standing Committee Chairperson.

CDS – I consisting of 18 members and CDS –II consisting of 21 members.

Got a chance to attend both CDS committees.

**CDS –I:-** The meeting held on 29/08/2017 at 11.30 am in the CDS hall. 17 out of 21 members were presented in that meeting. The meeting was presided by the Chairperson of CDS and

Chairman of the Welfare Standing Committee was the chief guest. The main agenda of the meeting were the following

- Renewal of affiliation of all NHGs
- SEP campaign
- Ward level RPs for Kudumbashree School.
- GOT
- Funding for Snehanidhi.

Decisions of the meeting

- ❖ Auditing should complete before 15<sup>th</sup> August.
- ❖ Ward level RP list should submit at the earliest
- ❖ Decided to conduct GOT on 4/8/17
- ❖ Decided to open account for Snehanidhi

### **3) Visit to Asraya Beneficiary**

Personal Details

Name : Santha (60 yrs)  
Address : Kanjiravilakathuveedu,  
Karippooru, Nedumangadu

Santha is an unmarried woman staying with her aged mother Kunjulakshmi. She has no home and land of her own. She is residing at her sister's house at her mercy. She is included Asraya –I project and under this project she is getting food and medical care. Presently residing home is a tiled one covered with tarpaulin sheet.

She has applied for old age pension and presently she is doing some laundry works. She belongs to the member of Kurumkulam NHG.

### **4) JLG visit**

Name of the JLG : Sreelakshmi  
President : Omana Kunjamma  
Secretary : Bindu S.L

This is a two year old JLG consisting of 5 members. Their account is in Canara Bank, Nedumangad. Their main cultivating crops are banana, vegetables and tuber crops

cultivating in a land of 1.5 acres. This land is the own property of three members of this JLG. In the Poliv campaign of Kudumbashree they cultivated vegetables in 50 cents. They have a complaint that they yet to be received any incentives for their cultivation. They are unaware about the 'Master Farmer' concept. The crops that they are cultivating is using for themselves and sell it to their neighbors. They wish to cultivate in more areas.

## 5) ME visit

### a) Catering Unit

Name of the unit – Kairali Canteen

President : Chandrika

Secretary : Lathakumari

This canteen is situated inside the market of Nedumangad Municipality run by the five members of Kairali Activity Group. This canteen has started in 2003. In the starting phase there were 10 members and all of them got skill training from Kudumbashree. Then seven of them left from the group. Again the group has revived with the help of old three members and two new members. Currently these members are actively engaging with their activities. They received loan for this ME under SJSRY project and also received the subsidy. Now they have no liabilities with this enterprise. As per their words, they are getting an average income of Rs.250 per day.

The working hours of the canteen is from 7am to 5pm with the menu of morning breakfast, lunch with fish curry / fry and evening tea. Since this canteen is running in ULB building, they are not getting any relaxation from the ULB side. They have to pay the open market rent.

After engaging this ME activity, they become self reliance, could bring new clothes, ornaments, meet other expenses of their family etc.

### b) Souparnika Beauty Parlour

This is an individual project run by Smt.Sindhu Suresh belongs to Panachamood NHG. She has started this unit two years ago. Now she is earning Rs.1000 per day. She has given employment to two more ladies. A tailoring unit is also running along with this beauty parlor. She has received loan under SJSRY project with subsidy. Her dream is to expand the present enterprise by giving employment opportunities to more women. She created a fb page called 'sindhusureshsouparnika'.

## Experiences

It was a nice experience to visit all the assigned areas. The following are the observations of my field study.

- Communication gap between the ADS and NHGs.
- Lack of awareness about various kudumbashree programme
- Lack of updating training programmes (for catering, tailoring etc)
- Lack of professionalism and cleanliness ( when I visit the canteen, the members didn't wear the uniform. So we cannot identify that it is a Kudumbashree Canteen)
- ULB support could be more effective in Kudumbashree activities. Feeling some gaps in somewhere with the conversation of CDS as well as Kudumbashree members.
- Irregular ADS meeting
- Pending incentives

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