

FIELD VARIFICATION REPORTS

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FIELD VERIFICATION REPORT- KUDUMBASREE

There was two new kudumbasree groups formatted on 01/08/2017, attended and verified the procedures and operations.

EXPERIENCES:

Two Kudumabshree groups formatted in Thrissur corporation, 50-division, Laloore. Each group have 12 and 17 members each. All of them are attended the meeting and start the program at 5.30P.M. Division Councilor Mrs. Laly James , ADS Secretary Mrs. Jaya Girija Vallbhan, NULM C.O Mrs.Della Thomas are attended the meeting and gave speech to them.

OBSERVATIONS:

- One of them was originated in 2003 and latterly ceased its operations because of member's inactivity, and they add new persons and form a group now.
- Firstly Took a prayer
- NULM C.O Mrs.Della Thomas gives a speech to them about the following subjects :
 - a) Prayer
 - b) Compulsory involvement of all the members.
 - c) Deposit
 - d) ADS Meeting.
 - e) Minutes writing.
 - f) Benefits of kudumbasree membership.
 - g) Bank A/C, Reserve amount collection for miscellaneous expenses, self employments and all other activities and operations.
- Division Councilor Mrs. Laly James gave speech about following subjects :-
 - a) Independent operations without political influence.
 - b) Utilizing benefits of Kudumbasree.
 - c) Operations: - Minutes, Deposit, sharing social needs.
 - d) Co-Operation and involvement of all the members.
 - e) Complete activation in kudumbasree business and projects.
 - f) Women empowerment through kudumbasree.
- All 5member volunteers elected for each group without controversy.
- Vote of thanks. Ended the programme.

EVALUATIONS:

Kudumbasree provide various benefits to its members. If they utilize those in a better way they can improve their life standards.

FIELD VERIFICATION REPORT- CDS

Thrissur Corporation CDS1 visited and verified its operations.

EXPERIENCES:

CDS1 started in 2003. Its operation area is Thrissur corporation and its office situated in Corporation office itself .Now Mrs.Sabitha Madhu and Prema D are the Chairperson and Vice chair person of CDS1.

OBSERVATIONS:

CDS1 operations are mainly observed.

- Kudumbashree Formation and operations are the main functions of CDS.
- ADS members are selected from all Kudumabshree executive committee. CDS members selected from ADS members. Chairperson and Vice chair person of CDS selected from CDS members..
- Every month CDS arranged CDS meeting for verifying Kudumbasree operations and create MIS report.
- CDS provide MF to Kudumabshree groups as linkage loans, RF Fund and RO Fund.
- CDS provide various classes for improving Kudumabshree groups operations.
- CDS have different projects like JLG, micro Enterprises, dependant Beneficiary, PMAY, Life and Suchithwa mission .All those are helps Kudumbasree members to build up a life standard.

EVALUATIONS:

CDS provide various projects to Kudumabshree groups, so all of them help members to meet lively hood expenses.

FIELD VERIFICATION REPORT- MICRO ENTERPRISES

One of Micro enterprise Anakha Garments Visited and verified.

EXPERIENCES:

Anakha Garment is a Kudumabshree Micro Enterprise that owned by Mrs. Ambujam. She started the Business in 2008.

OBSERVATIONS:

- In 2008 Mrs. Ambujam started business and she applied Kudumabshree loan in 2016. Before that she was running business using bank loans.
- Mrs. Ambujam got suffering from bank loan and other personal loans before getting Kudumabshree loans.
- She starts tailoring unit with it so other Kudumabshree members also get jobs.
- Her loan amount is Rs. 1, 70,000. Her loan repayment is Rs. 6640 per month.

EVALUATIONS:

- Garment business increases after taking Kudumabshree loan.
- Low interest helps her to get income from business.
- They also done retail business through door to door that helps other members of Kudumabshree.
- Tailoring section of Anakha garments offer more Kudumabshree members to meet livelihood expenses.

FIELD VARIFICATION REPORT- JLG

One of JLG naming UDAYAM visited and verified:

EXPERIENCES:

Udayam JLG is a 5 member group .Mrs Nisha anand,Mrs Preethy Arun Mrs Bhavani Krishanan,Mrs Radha Haridas and Rejila Krishnakumar are the members of this group. They are doing Plantain Plantation and Vegetable Cultivation.

OBSERVATIONS:

- Udayam JLG dong their cultivation in 90cent field in Thaikattusserry.
- There are two Kudumabshree group members joined for this JLG, Keerthi and Haritham Kumbashree in Division 30.
- All the five members equally involved in their farming and proceeding all activities.
- They got 1 lakh rupees as loan amount, now they repaid their loan and Waiting for next loan.
- They got incentive of Rs.2200 in last month.

EVALUATIONS:

JLG group members are satisfied with this project because of economical benefits and organic farming. And all the neighbors' well co operated with them.

FIELD VERIFICATION REPORT- ASRAYA BENEFICIARY

One Mrs Karthyayani T K asraya beneficiary of Kudumabshree visited and reported.

EXPERIENCES:

Mrs.Karthyayani is a dependant beneficiary of Kudumabshree from the starting time of the project. She was also a CDS member in Thrissur Corporation.

OBSERVATIONS:

There are some difficulty factors for selecting her as a asraya beneficiary of Kudumabshree. Mrs.Karthyayani have no property in her name. Her house is dilapidated condition. No drinking water within 150 meter area of house .There is a widow member in their home. They are also in SC category. No one in their house capable for go for a job.

EVALUATIONS:

This beneficiary was a CDS member. She is satisfied with these benefits and no compliant against this benefits that she get.

RECOMMENDATIONS:

Beneficiary has no gas connection yet. Now food allowance is Rs.150 ,it is not capable for meeting their needs.

