

Submitted by

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.

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## **SHG REPORT**

On behalf of NULM, I have attended a SHG meeting on 6<sup>th</sup> August 2017. The unit was under Mannamala ward of Kudumbasree of Ettumanoor Municipality. The meeting arranged at 2pm at Mrs. Mini Santhosh's( CDS of the ward) house. 16 members attended the meeting. Four of them have some personal reasons for not attending the same.

### **SHG WORKING REPORT**

**SHG Name :** Sreelekshmi(B)

**Ward :** 16 - Mannamala

**Municipality :** Ettumanoor

The meeting commenced at 2.15pm by the prayer song by the unit members. Mrs. Mini Santhosh introduced the SHG members. Then the attendance has been taken. The members put their name and signature on the attendance register. Then the secretary of the SHG read the report and a members passed it. After that the thrift amount and loan repayment has been collected and entered in the corresponding register. Then the discussion according to the agenda started.

### **Discussion**

**1. Request for new loan :** Three of the unit members give a request for new loan. The request was adressed to president, secretary and all the unit members. The unit members discussed about the requests and they didnot have enough amount to issue the amount to all of them. So they take a decision according to the priority of the request and approved it.

**2. RC Committee :** The secretary tell the unit members about the onam programmes conducting by the Kudumbasree of Etumanoor Municipality on 17th August 2017. Also she tell them about the Onam Market on 23rd to 25th of August 2017. She request everybody's participation on both the programmes.

They have given me a chance to address their meeting. I had explained them about the programmes of NULM Team especially about the Skill Development Programmes conducted soon.

A SHG member give vote of thanks to all the members and welcome them to her home for next meeting conducting on 13th August 2017. The meeting ends with National Anthem.

## **CDS REPORT**

I have attended the CDS meeting of Ettumanoor Municipality on 2<sup>nd</sup> & 3<sup>rd</sup> August 2017. The morning session was from 11am to 1pm and evening session from 2.30pm to 4.30pm on both the days. The CDS Chairperson welcome the members after the prayer. On 3<sup>rd</sup> August afternoon session Smt. Bobby Jacob ( City Mission Manager, NULM) give a speech on Skill Development Training conducted by NULM. On these two days I got a chance to met 12 ADS members and understand how their units work.

### **CDS MEETING REPORT**

#### **Review Committee :**

In every ward ADS meeting can be done on 1<sup>st</sup> working day of every month. Review committee meeting can be done on 2<sup>nd</sup> and 3<sup>rd</sup> working of every month. The President and Secretary of every units of each ward is supposed to attend the Review Committee. The Chairperson addresses the meeting and inform the the members about the programmes of each month.

#### **Review Committee Meeting Report of August 2017**

##### **1. Revolving Fund:**

Revolving Fund assistance is given to a Kudumbasree unit for internal lending among the group members. The units are provided with economic assistance for starting income generating activities. Under this scheme a particular group is eligible to get one time revolving fund and one time assistance for economic activity. An amount of Rs. 10,000 is given to unit as Revolving Fund and An amount of Rs. 50,000 for ADS.

In Etumanoor Municipality 50 Kudumbasree units undergo grading and 47 units were selected for Revolving Fund.

## 2. General Orientation Training(GOT)

A training programme called General Orientation Training is arranged for the Kudumbasree units of Ettumanoor Municipality on 5<sup>th</sup> August 2017. GOT is specially meant for the newly registered groups and those groups ready for starting a Micro Enterprise. Micro Enterprise Consultant is supposed to give the training. The training programme focused on Starting new Enterprises, its scope, the initial planning for starting an enterprise, the preoperative for a starting a new enterprise etc. The MEC Team took an interesting session about the following Microenterprises,

1. Tailoring Unit
2. Coffee Shop
3. Catering Service etc

## 3. Financial Literacy Campaign(FLC)

Financial Literacy Campaign has been organized on 7<sup>th</sup> August 2017 for Kudumbasree of Ettumanoor Municipality. The Campaign can be done by Sradha Training Team, Kottayam. The campaign mainly focused on the newly joined SHGs.

## 4. Onam Fest

An onam food fest has been arranged on 17<sup>th</sup> August 2017 on behalf of Ettumanoor Municipality. The onam programmes of different ward members and symposium were arranged in this function.

## 5. Onam Market 23<sup>rd</sup> to 25<sup>th</sup>

An onam market has been organized on by Ettumanoor Municipality on 23<sup>rd</sup>, 24<sup>th</sup> and 25<sup>th</sup> of August 2017. The JLGs of the Municipality, and individual farmers can also brought vegetables and other products for selling.

## 5. Skill Development Programmes

NUML arranged skill development programmes for the unemployed youngsters of all the municipalities of each districts. As per this programmes the below courses are now immediately available.

Num.	Course Name	Eductional Qua;ification	Age Limit	Training Place	Training Agency
1	Diet Assistant	10 <sup>th</sup> or above	18 to 35	Alapuzha	HLFPPT
2	General Duty Assistant	10 <sup>th</sup> or above	18 to 35	Alapuzha	HLFPPT
3	CNC Operator	10 <sup>th</sup> or above	18 to 35	Thalaserry, Malappuram, Banglore	NTTF, Thalassery
4	Ayurveda Spa Therapy	10 <sup>th</sup> or above	18 to 35	Eranakulam	Jeevaneeyam

The courses are free of cost and the Training Agency agreed 70% placement for the students.

# **MICRO ENTERPRISE**

I have visited two Micro Enterprise units of Ettumanoor Municipality on behalf of NULM. The Micro Enterprise members told me about their working in detail. Also they show me their working space and also give a clear idea about their assets and liabilities.

## **ME VISIT REPORT**

### **1. Gramasree Catering Service**

Name : **Gramasree**

Ward : 17 – Cheruvandoor

Municipality – Ettumanoor

The Gramasree catering service was started by 7 members of Kudumbasree of Ettumanoor Municipality. The members are from 4 SHGs. Out of them 5 are trained members and other 2 are untrained. The training has been done by IFRAM, Thrissur.

The catering unit is started in 2013. They selected a president and secretary together with the members give a request in CDS. The CDS give approval to this unit after the discussion with the Panchayat. They took a Bank Account in Andra Bank, Carithas Branch. The catering unit is working in a rented a building at a place called Cheruvandoor in Ettumanoor Municipality. The ME take work for both Vegetarian and Non-vegetarian food. Till now they did not take any loans from bank. . The CDS have given Rs. 25000 loan on 0% intrest for this group. The loan repayment process is going on. They together shared the amount for each of the work and the profit is also shared among themselves Now the unit is working profitably.



## **2. Thanima Food Court**

Name : **Thanima**

Ward : 20 – Thellakam

Municipality – Ettumanoor

The Thanima Food Court was started in 2015 October 2. The project was registered under the Kudumbasree of Ettumanoor Municipality. There are 5 members in the group. Out of them 2 are SHG members. Others are supposed to join SHG. All the 5 members are trained under a training agency on Ettumanoor Panchayat. Both Vegetarian and Non-Vegetarian food is available here.

The group have bank account in Bank of Baroda, Ettumanoor Branch. They have taken a loan of about 3lakhs for the functioning. Also CDS have given an amount of Rs. 50,000 as loan with 0% intrest. No RF is granted yet. The loan amount used to purchase the raw materials. The profit amount is used for loan repayment.

## **JOINT LIABILITY GROUP**

The Joint Liability Group “Jyothika” of Ettumanoor Municipality is at a place called Cheruvandur, Ettumanoor. I have visited the group on 4<sup>th</sup> August 2017 on behalf of NULM. I met Smt Mary (a member of the JLG). She gave me a detailed idea about the working of the JLG.

### **JLG VISIT REPORT**

JLG Name : **Jyothika**

Ward : 19 - Cheruvandoor

Municipality : Ettumanoor

The Joint Liability Group named Jyothika was started on 2015. 5 members from 4 different SHGs of the ward together doing this cultivation. They planned to take 2.5 acre land for rent and start this cultivation. At the beginning they selected a president and secretary from the group. They together prepare a report about their plan and give a request to CDS. The CDS Chairperson granted the request after the discussion in the Panchayat. After that they registered the group in CDS and took bank account in Canara Bank, Ettumanoor Branch.

The 2.5 acre land is at a place called Cheruvandoor in Ettumanoor Municipality. The 5 of them together cultivating vegetables like Bitter Gourd, Snake Gourd, Cucumber, Peas and Little Gourd. The CDS gave them incentive in two parts. 1<sup>st</sup> part at the beginning of cultivation and the 2<sup>nd</sup> part at the time of harvest. The payment has been given by the District Mission. They are also taken loan of 2 lakhs at 4% interest.

The JLG members now started a vegetable shop at Kudumbasree Shopping Complex in Ettumanoor called “Jyothika Vegetable Shop”. The vegetables cultivated in the JLG had brought to this shop for selling. The rest of the vegetables were collected from individual farmers of the municipality. Also they are buying vegetables from the vegetable shop of Vegetable Fruit Promotion Council Kerala. The vegetables are selling at a rate below MRP.

## **ASHRAYA**

The CDS chairperson of Ettumanoor Municipality give me a clear idea about the working of Ashraya project in the Municipality.

### **ASHRAYA PROJECT WORKING REPORT**

Kudumbasree of Etumanoor Municipality started doing Ashraya Project in the year 2004-2005. The project has been done in two phase. In the 1<sup>st</sup> phase 41 persons were listed. Out of that 23 were select as Ashraya Beneficiaries. The CDS is giving Food for these 23 beneficiaries. The fund for this project was taken from Challenge Fund. The CDS is now planned to give basic requirements to these people. An amount of 640000 is approved for this project. But this can be done only after a further revision.

In the II<sup>nd</sup> phase 102 people were listed. Out of them 79 beneficiaries are under this Ashraya project. The CDS is giving food and basic requirements to these beneficiaries. An amount of 18lakhs is now in CDS account for this project. The food, education and treatment were grouped under Challenge Fund and basic requirements come under Plan Fund.

#### **Ashraya Beneficiary – 1**

Name of Beneficiary : Aleyamma Paulose

Ward : 15- Thellakam

Municipality : Ettumanoor

CDS added Mrs. Aleyamma Paulose in Ashraya-I group. Family members are she and her physically handicapped and mentally retarded son. CDS is giving food for them. Now Aleyamma Paulose passed away. So the food is given only to her son Binoy.

#### **Ashraya Beneficiary – 2**

Name of Beneficiary : Thanka Choathan

Ward : 9 – Punnathara

Municipality : Ettumanoor

CDS added Mrs. Thanka Choathan in Ashraya- II group. Total family members is two, she and her mentally retarded son. As they are grouped under Ashraya – II , CDS giving food, support for maintainance of house and sanitary and amount for treatment.