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### 1.NHG MEETING

Attended a meeting of NHG named as Kairali in ward 4 of Chottanikkara Grama Panchayath. There were 19 members in the group with Ms Mini.Sahajan as Secretary and Ms Valsala Chellappan as President.

The meeting started with a devotee song and members discussed about various issues pertaining to their area. Firstly they collected thrift of Rs 30 from members and discussed about the loan repayment due with the members. Waste management has been an issue in their area. Now the group has decided to collect household plastic wastes from the area and the waste collection unit in the Panchayath will collect the waste which will be later used for land filling in road work. In the meeting the group decided to donate money to Mr Satheesan in their ward for treatment since his both kidney is in failure condition. The meeting concluded with National Anthem.

### 2.VISIT WITH CDS

Visited west CDS of Kochi Municipal Corporation .Met the Chairperson Ms.Viji.Antony of Fort Kochi, West CDS. She introduced us to Member secretary, community organizers and other members of UPAD. Met Ms.Heema .Pralhadan councilor of division 13. From the CDS it was able to understand the structure of CDS ,ADS and NHG in the ULB . I could also understand about the activities of Kudumbashree ongoing in the Corporation area like housing projects ,microenterprises units ,NULM activities etc.

We discussed about the selection and surveys of beneficiary for PMAY scheme and the problems faced like CRZ norms, plan permit issues and loan sanctioning issues. Also discussed about the ongoing and completed works under RAY scheme which includes individual houses, row houses, and G+11.I personally made a visit to these sites too.

### 3.MICRO UNITS

#### (a)DARSHANA JUTE BAG UNIT

#### Experiences and Observations

Visited a Jute Bag making unit run by Ms.Thasneem in division 72 of Elamakkara ,Kochi. She runs as a household business with the support of 10 other NHG members as an extra source of income. It includes making of jute backpacks ,walking bags, side bags, children's bags ,carry bags and other trending design bags which are reusable, washable, compact foldable, cheaper and eco friendly .She is also giving skill training to students of colleges and other institutions.

#### Problems and Solutions

Since they are running with single power machines and few other manual machines they are unable to complete bulk orders as per the demand. Now they have a capacity to make around 100 pieces per day which is not meeting the demands. So they need more power machines to

overcome the problem. It can be developed into a large scale business if they get more exposure for marketing these products. With the aid from the Government and initiative from other CDS and ADS they will get more opportunity to market the product, thus more and more people can be employed.

#### (b)MY TOUCH BEAUTY CARE

##### Experiences and Observations.

My Touch Beauty Care is run by Ms.Beena in division 72 Pottakuzhy, Kaloor is a service oriented establishment in which women receive skin care treatment and beauty care. Beauty care service is gaining increasing importance among women in recent years. Skin care, facial make up, hair nourishment and modal hair cutting are the important activities carried out here. At present provision of different beauty therapy are present but there is only limited no of equipments in the unit. She had employed a NHG member and also giving skill training to two members per batch in every three months.



##### Problems and Solutions

Since the unit is functioning in 200 sq.ft there is limited facility to accommodate more people for training. Several small and medium size beauty parlours both local and branded are flooded in the city; a beauty Saloon with high standard service and training has a tremendous market in growing cities like Kochi. She is now planning to open one more branch to overcome this problem. It needs high initial investment which she needs economic aid from government, other NGO or through sponsorship. Thus the unit will be bound to generate a high employment potential along with the need for related service in year ahead.

#### 5.JLG VISIT

##### Experiences and Observations.

Visited a joint liability group collective organic farming unit in division 72, Pachalam, Kochi with the ADS member Ms.Ajitha. It was on a leased land of around 70 cent in which mostly Tapioca and Banana was cultivated along with papaya trees and vegetables. The city where land acquisition is limited for leased farming and in a water scarce region, their relentless effort to make use of available land to the maximum is appreciable. They made this fallow land cultivable thereby contributing to food security and nutrition security apart from improving the livelihood of the beneficiaries.

## Problems and Solutions

Unscientific way of cultivation, improper use of organic pesticides and depends on a single well without proper distribution system was the major problem faced by them. They are now using manual methods for irrigation which they need more work force. They need financial assistance to confront all these problems. They now depends on NHG internal loan for credit access and are not utilizing the benefits of agricultural loan and interest subsidy. This is due to the non cooperation from the part of the banks in giving credit to JLG. They should get training for scientific agricultural practices and should be aware of organic method of pest and diseases. They need artificial method of distribution of water like springler irrigation or drip irrigation method for effective use of water which can increase the production and reduce work force.

JLG unit



## 6.ASHRAYA BENEFICIARY

### Experiences and Observations.

Visited an Ashraya beneficiary Mr.Kazhim of division 73,Pachalam, Kochi with ADS member Ms Ajitha. He is suffering from illness for the past few years and has minor mental disorder. He became a beneficiary last year and is getting benefits from government as food kits.

### Problems and Solutions

Mr.Khasim is facing problems to by medicines as these are little expensive in market which is not affordable for him. He need government benefits to buy medicines for his sustenance.

