

Field Visit Report

Visited Chengannur CDS as part of the field visit on 16.11.19.

Profile of Chengannur CDS

- Population - 12,000
- 27 ADS with 244 NHGs including 6 elderly NHGs
- 1 PWD NHG with 20 members
- Revolving fund support of Rs. 10000 disbursed to 86 NHGs
- 23 NHGs have live linkage loan.
- 32 microenterprises have been formed under SJSRY and from linkage loan of which 2 are inactive.
- 13 Individual enterprises formed under NULM
- Street vendor ID cards distributed to 103 street vendors. Town Vending Committee meeting is being held regularly.

Discussion & Action points identified during the visit

- 1) A meeting was held at the CDS office with the CDS Chairperson, Vice Chairperson, Member Secretary, CDS Accountant, City Mission Manager, Multitask personnel and Community Organiser.
- 2) CDS officials are well aware of the schemes being implemented under Kudumbashree & being an urban CDS, specifically NULM. The CDS has well maintained registers to keep track of the activities. This includes NHG affiliation register, ME register, Audit register, Linkage loans register, RF register etc.
- 3) The CDS has identified all eligible Asraya & Snehitha calling bell beneficiaries and are ensuring that benefits reach them in time. Accordingly, 151 Asraya families have been identified and timely benefits are ensured. There are 13 Snehitha Calling bell beneficiaries as well.
- 4) CDS, ADS and NHG meetings are being held regularly. However felt a gap in information being disseminated correctly to the grass root level. There might be

many eligible poor still striving their way out of poverty without being aware of the schemes of the government.

- 5) RF distributed to ADSs is not being utilized for any income generation activity and clear guidelines needs to be issued in this regard.
- 6) There are a few canteen units which had been working profitably in Railway station and hospitals but for various reasons had to stop operations. These issues need to be addressed.
- 7) A few ME units are identified as inactive or requires some financial assistance to sustain such as technology fund, technology upgradation fund and second dose assistance, startup fund etc. which if provided could be scaled up to the next level.
- 8) Analysed the CDS financial reports and have identified that the CDS does not have any fund that could be claimed as own fund.
- 9) The CDS chairperson raised concerns that the honorarium and TA paid to them as insufficient and untimely.
- 10) Participated in NHG meeting of Sreeshakthi NHG formed in 2002. The NHG has 13 members and is functioning well with regular meeting and registers maintained properly. They have a live linkage loan of Rs. 7 lakhs and repayment of loan is being done at the rate of Rs. 24,200 per month. The members were unaware that there is interest subsidy being released based on their repayment of loans. NHG members needs to be capacitated to check by themselves the amount they receive as interest subsidy in their back accounts through financial literacy camps.
- 11) Visited Asraya beneficiaries and they are happy with the benefits offered, however requires assistance for a surgery which is long due.
- 12) Visited a canteen unit which is functioning successfully.
- 13) The team mentioned that candidates who are given EDP training under NULM is being attracted by the industries department for initiating business with their support as they provide better financial assistance.

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