



A DETAILED FIELD VISIT REPORT OF KUDUMBASREE INITIATIVES

Report Submitted by:

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I. CDS Visit

CDS Name – Thodupuzha

Chairperson – Smt.Jameela

ADSs – 26

SHGs – 335

Active SHGs – 225

Introduction

Thodupuzha municipal CDS has an active executive committee and regular meetings are executed. Some of the ADS not participating actively but most of the ADSs are very active. So many projects under various schemes such as LIFE, Ashraya, etc. are going on here.

Observations & Findings

All the procedures from ADSs and SHGs to get the Revolving Fund is planned to complete within August 16, 2017. The data entry works about various projects are going on now and hope it will be completed soon. A new accountant is joined on 05.08.2017. Many ADS and SHG office bearers and members are regularly visiting the CDS and make clear their doubts from chairperson and other committee chairpersons, regarding various activities and projects.

Many MEs (group & individual) are actively working by getting loans under SGSRY scheme from various banks in and around Thodupuzha. And also it is great pleasure to see many JLGs are making money through farming of different kinds of crops such as banana, paddy, pineapple, ginger, tapioca, vegetables etc.

Meeting with Municipal Council Member

Met municipal councilor of ward 1, Mr. T K Sudhakaran Nair, he is also the municipal vice chairman. I discussed various ongoing projects in municipality in connection with Kudumbasree and NULM. He pointed out the key projects such as LIFE, Ashraya, Street vendor survey and night survey. I am expecting a very positive relation with municipal council and its members to execute the projects in connection with NULM and Kudumbasree.

II. Micro enterprises Visit

1. Friends Candle Making Unit

Municipality – Thodupuzha

Ward – 25, Olamattom

ADS – Olamattom

Introduction

Friends candle making unit was formed in 2014 by a 5 membered group of persons who belongs to Olamattom ADS in Thodupuzha CDS. The members are;

1. Sindhu Suresh
2. Renjini
3. Divya
4. Geetha Sivan
5. Siji Rajesh

Observations & Findings

This Candle unit was formed by taking a loan for an amount of Rs. 4,00,000/- (Rupees Four Lakhs Only) from Canara Bank Thodupuzha branch under SGSRY scheme. The loan amount was repaid without any fail within 2 years. They are benefited a subsidy of Rs. 1,35,000/- (One lakh thirty five thousand rupees only).

Production Process

Average per day production – 25 Kg of raw wax converted to small candles.

Average per month production – 500 – 600 Kg of raw wax

Number of dies – 9 (One die costs 6500/- at the time of purchase).

Working shift – Day shift, 8.30am – 5pm

Working people – No other staffs are working there, only promoters are the workers.

Profit – Average profit of the unit is Rs. 35000 – 45000 per month.

Individual earning – Rs. 7000 – 8000 is the average earning per member

Future Plan

They need to enlarge the production within 1 year, for that they need an additional loan. They expect a support from authorities. This enlargement will provide 4-5 employment within their ADS.

Problems

- Unavailability of more capital
- Competition from the market

Suggestions

- Individual / group loan may be sanctioned by considering their good track history
- Regular trainings will enable them to do things in more professional way. Arrange trainings from available projects/plans.

2. Techno World IT solutions

Municipality – Thodupuzha

Ward – 09, Muthalakodam

ADS – Vadakkummury

Introduction

Techno World IT Solutions was formed in 2000 by a 10 membered group of Kudumbasree members who belongs Vadakkummury ADS in Thodupuzha CDS. After 4 years 5 members were departed and only 5 members remain now. The members are;

1. Geetha Vinod
2. Sindhu Suresh
3. Mini PG
4. Vinitha
5. Silvy

Observations & Findings

This IT unit was formed by taking a loan for an amount of Rs. 3,00,000/- (Rupees Three Lakhs Only) from Union Bank Thodupuzha branch under SGSRY scheme. The loan amount was repaid without any fail within 4 years. They are benefited a subsidy of Rs. 1,25,000/- (One lakh twenty five thousand rupees only).

Nature of work

Doing Data entry, DTP works and Photocopying

Number of Hardwares

Computers with all supporting accessories –7

Laptop – 1

Printer – 1

Photocopier - 1

Working shift – Day shift, 9.00am – 6pm

Working people – No other staffs are working there, only promoters are the workers.

Profit – Average profit of the unit is Rs. 40000 –50000 per month.

Individual earning – Rs. 8000 – 10000 is the average earning per member

Future Plan

They need a new photocopier and plan to move in new rented space which will be more accessible by public. They plan to apply for a loan of Rs. 3,00,000/- for the development plan.

Problems

- Unavailability of new projects
- A bill payment pending from District mission and from some other private parties
- Cost of servicing of Hardware

Suggestions

- Individual / group loan may be sanctioned by considering their good track history
- Equip them with updated technologies and software.
- Regular trainings will enable them to do things in more professional way. Arrange trainings from available projects/plans.

III. JLG Visit

1. Haritha

Municipality – Thodupuzha

Ward – 12, Pazhukkakulam

ADS – Karooppa

Introduction

Haritha JLG was formed in 2014 by a 4 membered group of persons who belongs to KarooppaADS in Thodupuzha CDS. The members are;

1. Jini Biju
2. Jessy George
3. Ancy Joy
4. JancyReji

Observations & Findings

Haritha JLG was formed by taking a loan for an amount of Rs. 4,00,000/- (Rupees Four Lakhs Only) from Canara Bank Thodupuzha branch. The loan was sanctioned for one year period and it has been repaid timely and renews every year. A very active group of farming people who all are engaged in agriculture and other Kudumbasree activities. They have been doing farming in 4 acres of land which is divided in to four farming areas according to the members' convenience.

Main Crops

Banana – 1300 Nos.

Pineapple – 10000 Nos.

Tapioca – 400 Nos.

Paddy – in 70 cents

Ginger – in 30 cents

Vegetables such as vallipayar, ladies finger, tomato, green chilly etc. – in 30 cents

V. SHG Committee Visit

SHG Name – Angels

CDS – Velliyamattom

ADS – Ward 1, Konthalapally

President – Indu Biju

Secretary – Pushpa Shaji

About SHG

Angels is an 14 member SHG located in ward 1 of Velliyamattom CDS. It was formed in 2005 and going on smoothly with its regular activities. The members are included in JLGs and various crops have been farming through their agricultural activities. Their bank account is connected with Union Bank Kalayanthani Branch

Members Names

1. Indu Biju
2. Puspa Shaji
3. OmanaVijayan
4. Mary Jose
5. Mary Mathew
6. Chinnamma Mathew
7. Thankamma Sebastian
8. Safiya A H
9. LeelaOmanakuttan
10. Rosamma T M
11. Annakutty Joseph
12. SarasammaGopalan
13. Subhadra P G
14. Ajitha Biju

IV. Ashraya Beneficiary Details

Name – Nainar

Address – Ukkiniveettil, Thodupuzha east P O, Mangattukavala

Age – 72

About the beneficiary

He is a 72 old aged village man who is suffering from age related problems. He has wife and three children, 1 son and 2 daughters, all are married and live separately. He got Rs. 300 worth benefits from Ashraya project and he is very grateful for this facility by CDS. His wife is a bedridden person with many diseases and she needs Rs. 1500 – 2000 worth medicines per month. He is collecting his benefits every month on a regular basis.