

# Field Visit Report

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## 1. NHG Meeting

- NHG members are giving different amounts as thrift as per their capacity.
- Only Rs 25000 can be taken as ~~thrift~~ <sup>loans</sup> loan.
- Members are actively involved and they said they can support their family, education of children through their microfinance activities.
- Onam Fund - Parallel to thrift collection, this NHG is also collecting a certain fund from entrusted members as Onam fund. This fund is divided to the members before Onam so that they can celebrate Onam without any financial burden.
- NHG members who are aged above 85 years could not be able to repay loan as they are lacking a regular income.

## SD.

- CDS is unaware about changing the asraaga beneficiary when they imposed the social strata. There are really deserving people in the CDS who are eligible to include in Asraaga scheme.

## DDUGKY.

- The students who attended the DDUGKY training programme are not getting employment.

## ME & JLG.

- Group enterprise is split into individual enterprise after 2 or 3 years.
- There are certain enterprises which are exploited by others. Proper monitoring of these enterprises is not done.

- Need analysis should be done properly before starting implementing a programme.
- Duplication of members can be seen in training programmes provided by district mission.

### General Points

- PRM minutes of DMC meeting should be given to member secretary as he remains unaware about the programmes.
- ESAP is lending money to ~~our~~ <sup>our</sup> NTHG members ~~without~~ as per their need and without any support of documents. They are actually these women are exploited by ESAP as they are taking high interest from them without making them aware.

### Plan of Action

- Our NTHG women should be given awareness about the exploitation of ESAP. More attractive schemes need to be implemented in consultation with SBC.
- Central govt schemes like Atal Pension scheme can be utilized at the NTHG members as it has a provision in giving pension at old age.
- M.E's and JLG's should be properly monitored by BCI. BCI should be given a task to document M.Es and JLG's in her assigned area.
- Need analysis should be done before planning programmes.
- Job placement of DDU-GKY candidates should be properly monitored.
- Social Audit should take place to analyse the effectiveness of programmes implemented and to know the effectiveness of skill training agencies.