

Report

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Submitted by

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N.U.L.M

Pala Municipality

Kottayam District

Neighbour Hoods Group (N.H.G)

I visited a Kudumbashree Neighbour Hood Group (N.H.G) named Valsalya in pala municipality ward 12th. This N.H.G is part of Kizhathadiyoor town Area Development Society (A.D.S), under Pala Community Development Society (C.D.S) leading by Mrs. Mercy Benny President and Saly Sathish Secretary. Valsalya Kudumbashree has started in 2012, 13 members in this group now

I participated meeting of Valsalya Kudumbashree on 05/08/2017 Saturday at 4 P.M in residence of Saly Sathish. Meeting started with prayer and Welcome speech Saly Sathish residence owner. N.H.G president presided over the meeting. The president gave information to members from C.D.S and other officials. After discussion about this, details below

1. Life project

Kudumbashree took survey for life project of Government of Kerala. But now published approved final list by authority. When majority people removed from the list. Removed people can give complaint against that, before 10th August.

2. 'Onamthinu orumuram pachakkari' Project

'Onamthinu orumuram pachakkari' is a one of the Kerala agricultural department project. This group decided, shall implement project well.

3. N.R.E.G.A

President said about N.R.E.G.A work arrangement of this week.

4. Report & Account

N.H.G. secretary presented report and account of last meeting. Now the N.H.G has 40000 rupees saving and 70000 rupees loan. They collect 30 rupees as thrift every week. Books and records are proper.

5. Linkage loan

N.H.G has 150000 rupees as linkage loan. Each member collected 500 rupees in monthly for repayment of linkage loan.

6. N.H.G loan

Valsalya Kudumbashree provided loan facilities for their members, require members apply for loan before one week of meeting. Interest of the loan is 12%. In emergency case gives up to 500 rupees. In case of not repayment, gives chance for renewal of loan.

Omana P vote of thanks to the meeting and at 5 .30 P.M concluded function with National anthem

Community Development Society(C.D.S)

I visited Pala Kudumbashree Community Development Society (C.D.S) on 03/08/2017. I discussed about the function and activities with Indira Thankachan chairperson, Smitha accountant, P K Madhu Cherman Welfair committe .This Kudumbashree C.D.S is doing some activities for women empowerment and community development . 120 active Kudumbshree N.H.G have under this C.D.S. All Area Development Societies (A.D.S) running well. Micro Enterprises (M.E),120 Samagra project ,01 Join Liability Group (J.L.G) are running here .In Ashraya project including 39 families in first phase and 78 families in second. All account of Kudumbashree are audited by Kudumbashree Audit And Service Society (K.A.A.S.S).All kudumbashree units are included linkage loan about 3.33 core rupees taken from this way.

Micro Enterprises Unit (M.E) -1

I visited a Micro Enterprises unit at kizhathadiyoor in 12th ward of Pala Municipality .This is a Flour Mill unit named Wishes Flor Mill running by Saly Sathishen (Leader),and other 5 members also joined in this micro enterprises.They started this unit in 2014,with capital 105000 rupees,this amount taken from linkage loan system. they supply all type of curry powders and rice powders.They are providing training facility for new person.A member earn 250 rupees per day.

These five members are also members of Valsalya N.H.G. They expected develop their micro enterprise with help of CDS.

Micro Enterprises Unit (M.E) -2

I visited a Micro Enterprises unit at Pala in 21st ward of Pala Municipality .This is a IT unit named Cyber Shree Techno World running by, Radha sasidharan ,She also N.H,G member.This M.E started in 2000 as a D W C U A(S J S R Y). She took 20000 rupees from linkage loan for start M.E. She earns 400 rupees per day. She expected next month shall develop this shop.

J.L.G (Join Liability Group)

I visited a Join Liability Group (J.L.G) on 03/08/2017 at Palal in 12th ward ,Pala Municipality .It has started from 2010 running by Mery Denny and other 13 N S G members.They produce and supply type of vegetables,fruits and tapioca. They got All type of susidies and support from the kudumbasree. I think, they get more profit if we will help as we can give new information and technologies in agriculture.

Ashraya Beneficiary

I visited a Ashraya beneficiary his name Sarasamma Pulithanathu at Pala in 18th ward of Pala Municipality.She is a patient and have a mentaly disabled daughter.Nutrition food kit, medicines are provided for her by Ashraya project .His family has been beneficiary of Ashraya project for 4 years. Now Pala municipality provide property and house for the family with the help of kudumbasree unit.